58180-2

1983 ANNUAL REPORT

OF THE

Bureau of Financial Institutions

State Corporation Commission
Commonwealth of Virginia

SHOWING THE CONDITION OF

Banks
Savings and Loan Associations
Industrial Loan Associations
Credit Unions

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1983

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

TABLE OF CONTENTS

Letter of Transmittal 3

Personnel 4

Legal Holidays 5

Organizational Chart 6

Domestic Deposits of State and National Banks 7

Banks:
- Consolidated Report of Condition, Virginia State Banks 8
- Consolidated Report of Income 9
- Operating Ratios of all State Banks 10–12
- Bank Applications Received and/or Acted Upon 12–19
- Bank Status Changes 19–22
- Individual Banks (Report of Condition) 24–61
- Alphabetical Listing by Name of State Banks Showing Branches and Officers 62–77
- Alphabetical Listing by Location of State Banks and Their Banking Offices Per City and County 78–94
- Registered Bank Holding Companies 95–96
- Trust Subsidiaries 97
- Foreign Branches and Edge Act Banks 97

Savings and Loans:
- Savings and Loan Holding Companies and Their Virginia Chartered Subsidiaries 97
- Consolidated Statement of Condition/Mutual & Stock 98–99
- S & L Applications Received and/or Acted Upon 100–101
- S & L Status Changes 102–103
- Statement of Condition 104–115
  - a. Mutual 104–107
  - b. Stock 108–115
- Alphabetical Listing by Name of State Savings & Loans Showing Branches and Officers 116–119
- Alphabetical Listing by Location of State Savings & Loan Offices Per City and County 120–124

Industrial Loan Associations:
- Industrial Loan Associations and Other Information 125–127
- Consolidated Statement of Financial Condition 126

Credit Unions:
- Consolidated Balance Sheet 128
- Consolidated Statement of Income and Expenses 129
- Virginia Credit Union Share Insurance Corporation — Balance Sheet 130
- Insured Credit Unions and Other Information 131–138
- Credit Union Status Changes 139

Nonprofit Debt Counseling Agencies 140

Money Order Sales 141

STATE CORPORATION COMMISSION

PRESTON C. SHANNON, Chairman

JUNIE L. BRADSHAW THOMAS P. HARWOOD, JR.

WILLIAM C. YOUNG, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 1983

TO THE HONORABLE THE STATE CORPORATION COMMISSION
Richmond, Virginia

SIRS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended December 31, 1983.

Respectfully,

SIDNEY A. BAILEY
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS
SIDNEY A. BAILEY, Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE
THELMA B. GREENWOOD, Assistant Commissioner

RESEARCH AND STRUCTURE
NICHOLAS C. KYRUS, Deputy Commissioner

SAFETY AND SOUNDNESS
GEORGE W. PETRY, Deputy Commissioner

SAVINGS AND LOAN ASSOCIATIONS AND CREDIT UNIONS
LEWIS S. TRUEHEART, Deputy Commissioner

CONSUMER FINANCE
JOHN T. SUTTON, Deputy Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 16, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

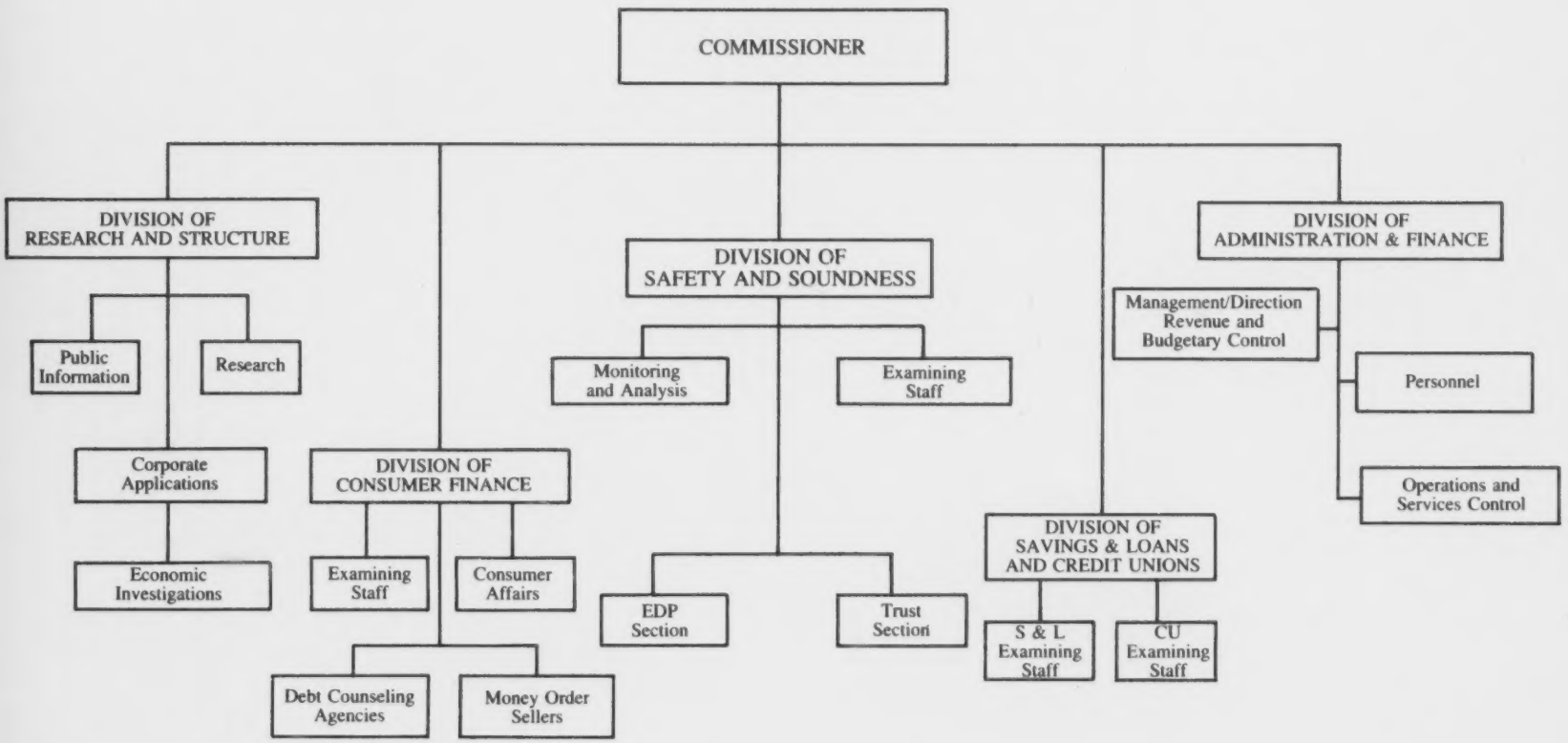
Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

LEGAL HOLIDAYS

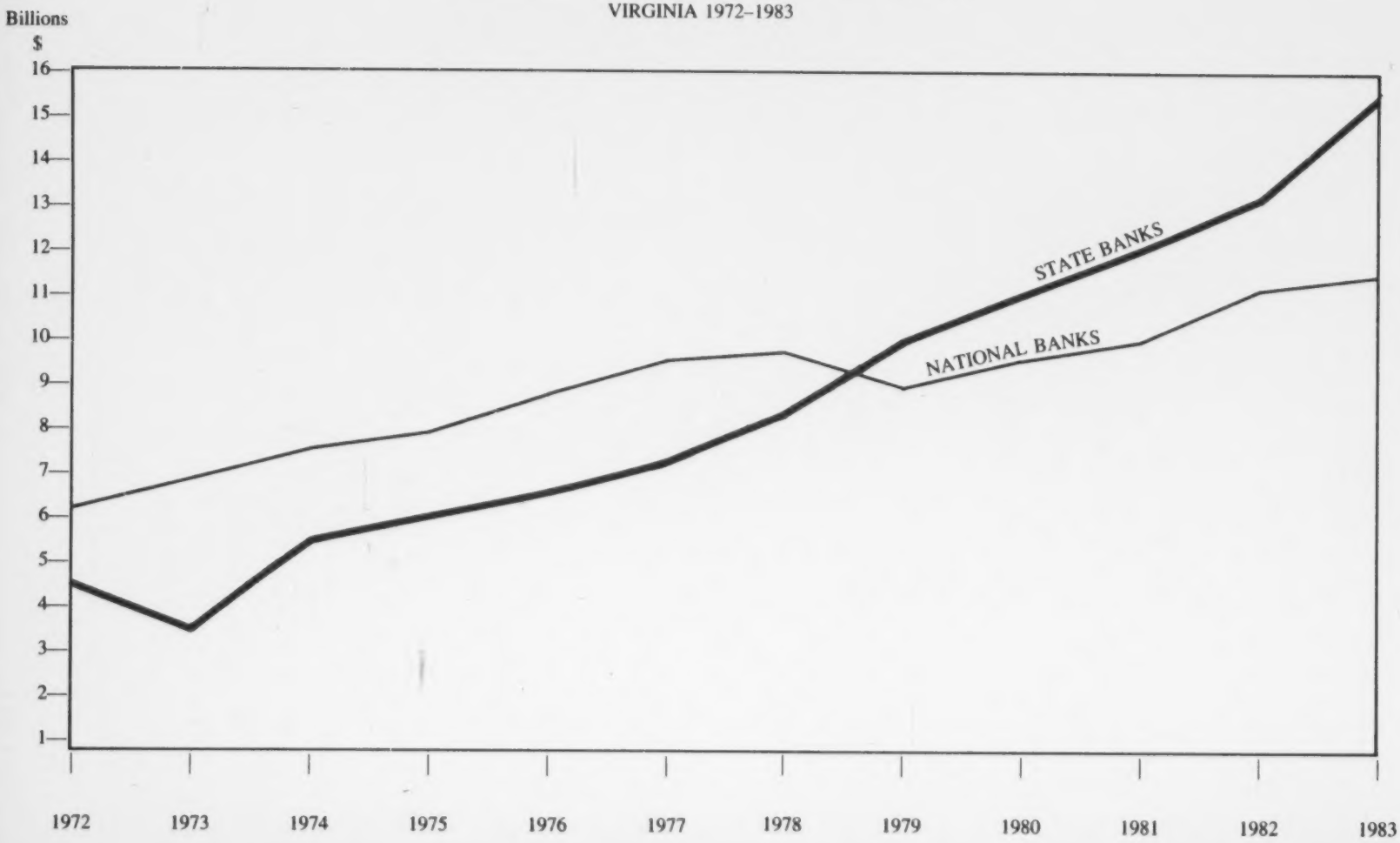
In each year the first day of January (New Year's Day and Martin Luther King, Jr. Day), the third Monday in January (Lee-Jackson Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the Tuesday next following the first Monday in November (Election Day), the fourth Thursday in November (Thanksgiving Day), the twenty-fifth day of December (Christmas Day), or, whenever any of such days shall fall on Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this State or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1–Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART



DOMESTIC DEPOSITS OF STATE AND NATIONAL BANKS

VIRGINIA 1972–1983



CONSOLIDATED REPORT OF CONDITION
VIRGINIA STATE BANKS
DECEMBER 31, 1982 AND DECEMBER 31, 1983
(DOLLAR AMOUNTS IN THOUSANDS)

	141 STATE BANKS DECEMBER 31, 1982 797 BRANCHES	133 STATE BANKS DECEMBER 31, 1983 872 BRANCHES
ASSETS		
1. Cash and due from depository institutions	$ 1,884,644	$ 2,237,065
2. U.S. Treasury securities	797,504	1,536,900
3. Obligations of other U.S. Government agencies and corporations	713,997	771,644
4. Obligations of States and political subdivisions of the U.S.	1,767,151	2,145,810
5. All other securities	39,810	48,354
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	829,991	506,698
7. Loans, Total (excluding unearned income)	9,347,650	11,112,665
8. Less: allowance for possible loan losses	101,845	115,724
9. Loans, Net	9,245,805	10,996,941
10. Lease financing receivables	20,992	18,078
11. Bank premises, furniture, fixtures & other assets representing bank premises	397,886	485,846
12. Real estate owned other than bank premises	21,113	22,366
13. All other assets	415,061	600,384
14. TOTAL ASSETS	$16,133,954	$19,370,086
LIABILITIES [1]		
15. Demand deposits of individuals, partnerships and corporations	$ 2,807,452	$ 3,180,763
16. Time & savings deposits of individuals, partnerships and corporations	9,316,463	11,664,683
17. Deposits of U.S. Government	28,289	62,111
18. Deposits of States & political subdivisions in the U.S.	590,412	529,733
19. Certified and officers' checks	119,471	137,731
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$12,862,087	$15,575,021
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	365,407	579,394
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$13,227,494	$16,154,415
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,039,767	1,322,115
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	329,461	117,602
25. Mortgage indebtedness and liability for capitalized leases	49,584	51,802
26. All other liabilities	368,746	432,672
27. TOTAL LIABILITIES	$15,015,052	$18,078,606
28. Subordinated notes and debentures	$ 7,998	$ 5,917
EQUITY CAPITAL		
29. Common stock	$ 356,979	$ 395,266
30. Surplus	309,766	335,539
31. Undivided profits & reserves for contingencies and other capital reserves	444,159	554,758
32. TOTAL EQUITY CAPITAL	$ 1,110,904	$ 1,285,563
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$16,133,954	$19,370,086

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

OPERATING INCOME:	1982	1983
Interest and fees on loans	$1,283,237	$1,351,279
Interest on balances with depository institutions	71,912	74,846
Income on Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	85,518	82,496
Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	167,864	226,497
Interest on obligations of States & political subdivisions in the U.S.	113,190	130,145
Income from all other securities	2,232	2,524
Income from lease financing	2,508	2,890
Income from fiduciary activities	15,221	21,841
Service charges on deposit accounts in domestic offices	45,417	55,925
Other service charges, commissions, and fees	44,576	60,686
Other operating income	21,220	27,362
TOTAL OPERATING INCOME	$1,852,895	$2,036,491
OPERATING EXPENSES:		
Salaries and employee benefits	$ 284,648	$ 330,348
Interest on time certificates of deposits of $100,000 or more issued by domestic offices	169,849	114,813
Interest on other deposits	759,028	843,843
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & its Edge Act Agreement Subsidiaries	110,759	123,753
Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money	25,002	21,580
Interest on subordinated notes and debentures	747	584
Occupancy of bank premises, Net, and furniture and equipment expense	89,526	104,218
Provision for possible loan losses	49,375	50,702
Other operating expenses	177,948	216,275
TOTAL OPERATING EXPENSES	$1,666,882	$1,806,121
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	$ 186,013	$ 230,370
APPLICABLE INCOME TAXES	$ 28,492	38,893
INCOME BEFORE SECURITIES GAINS OR LOSSES	$ 157,521	191,477
SECURITIES GAINS (LOSSES), NET	$ (6,623)	(544)
INCOME BEFORE EXTRAORDINARY ITEMS	$ 150,898	190,933
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	$ 144	22
NET INCOME	$ 151,042	$ 190,955

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1983

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NUMBER OF BANKS IN GROUPS OF	6	47	37	29	9	5	133
SOURCE AND DISTRIBUTION OF INCOME:							
Percentage of Total Operating Income:							
Interest and fees on loans	62.92	64.68	63.38	61.07	59.82	68.33	66.35
Interest on balances with depository institutions	.26	1.61	2.10	2.18	2.68	4.32	3.68
Income on Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	7.60	6.96	4.64	3.86	2.89	3.97	4.05
Interest on U.S. Treasury securities & on obligations of other U.S. Government agencies and corporations	19.47	16.08	17.79	19.55	19.13	7.90	11.12
Interest on obligations of States & political subdivisions in the U.S.	3.44	4.47	6.94	8.66	7.22	6.01	6.39
Income from all other securities	1.31	.11	.09	.11	.40	.09	.12
Income from lease financing	—	—	—	—	.01	.20	.14
Income from fiduciary activities	—	.03	.09	.17	1.49	1.33	1.07
Service charges on deposit accounts in domestic offices	1.45	3.16	2.42	1.92	3.36	2.82	2.75
Other service charges, commissions & fees	2.71	1.90	1.98	1.76	2.40	3.40	2.98
Other operating income	.84	1.00	.57	.71	.61	1.63	1.34
TOTAL OPERATING INCOME	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Operating Expenses:							
Salaries and employee benefits	16.31	16.35	14.37	12.50	16.94	16.90	16.22
Interest on time certificates of deposits of $100,000 or more issued by domestic offices	2.63	5.81	6.43	4.18	3.18	6.06	5.64
Interest on other deposits	46.27	45.68	49.07	54.15	47.49	37.72	41.44
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	.26	.34	.23	.41	.93	8.50	6.08
Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money	.02	.23	.27	.08	.43	1.42	1.06
Interest on subordinated notes & debentures	—	—	.03	.03	.21	.01	.03
Occupancy expense of bank premises, Net, and furniture & equipment expense	6.25	5.71	4.17	4.28	5.50	5.26	5.12
Provision for possible loan losses	2.35	3.02	2.74	1.69	1.26	2.70	2.49
Other operating expenses	14.38	12.12	11.16	9.85	13.11	10.30	10.62
TOTAL OPERATING EXPENSES	88.46	89.27	88.47	87.17	89.05	88.87	88.69
INCOME BEFORE INCOME TAXES & SECURITIES GAINS OR LOSSES	11.54	10.73	11.53	12.83	10.95	11.13	11.31
APPLICABLE INCOME TAXES	3.76	2.13	2.05	1.74	1.57	1.94	1.91
INCOME BEFORE SECURITIES GAINS OR LOSSES	7.78	8.60	9.48	11.09	9.38	9.19	9.40
SECURITIES GAINS (LOSSES), NET	.76	.01	.01	(.26)	(.02)	—	(.03)
INCOME BEFORE EXTRAORDINARY ITEMS	8.53	8.61	9.49	10.84	9.36	9.19	9.38
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	—	.03	—	—	—	—	—
NET INCOME	8.53	8.64	9.49	10.84	9.36	9.19	9.38

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1983

ASSET CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NUMBER OF BANKS IN GROUPS OF ASSETS	6	47	37	29	9	5	133
DISTRIBUTION OF ASSETS:							
Percentage of Total Assets:							
Cash and due from depository institutions	6.62	7.98	7.24	6.85	9.08	13.19	11.55
U.S. Treasury securities	5.39	7.12	8.29	10.38	12.45	7.08	7.93
Obligations of Other U.S. Government agencies & corporations	14.88	9.72	10.01	9.88	7.44	1.74	3.98
Obligations of States & political subdivisions in the U.S.	4.98	7.21	11.74	14.39	12.88	10.55	11.08
All other securities	2.30	.24	.12	.29	.34	.24	.25
Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank & its Edge Act Agreement Subsidiaries	9.31	8.18	4.03	3.49	1.49	2.12	2.62
Loans, Total (Excluding unearned income)	51.46	55.45	55.19	51.33	52.01	59.22	57.36
Less: allowance for possible loan losses	.35	.54	.57	.54	.59	.61	.60
Loans, Net	51.10	54.90	54.61	50.80	51.41	58.61	56.77
Lease financing receivables	—	.03	—	—	—	.13	.09
Bank premises, furniture, fixtures & other assets representing bank premises	4.28	2.96	2.24	2.11	2.46	2.57	2.51
Real estate owned other than bank premises	—	.20	.21	.13	.04	.11	.12
All other assets	1.13	1.48	1.50	1.66	2.39	3.66	3.10
TOTAL ASSETS	100.00	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF LIABILITIES:							
Percentage of Total Assets:							
Demand deposits of individuals, partnerships & corporations	17.14	17.33	15.38	13.52	17.83	16.75	16.42
Time & savings deposits of individuals, partnerships & corporations	61.47	66.79	68.78	72.99	69.53	56.02	60.22
Deposits of U.S. Government	.05	.20	.13	.07	.09	.41	.32
Deposits of States & political subdivisions in the U.S.	3.27	3.74	4.46	2.62	1.69	2.64	2.73
Certified & officers' checks	.98	.96	.74	.57	.69	.72	.71
Total Deposits in Domestic Offices	82.92	89.02	89.49	89.76	89.83	76.54	80.41
Total Deposits in Foreign offices & Edge Act Agreement Subsidiaries	—	—	—	—	—	4.26	2.99
Total Deposits in Domestic & Foreign Offices	82.92	89.02	89.49	89.76	89.83	80.79	83.40
Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	.86	.25	.55	.53	1.61	9.38	6.83
Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	.41	.26	.36	.13	.20	.77	.61
Mortgage indebtedness and liability for capitalized leases	.80	.13	.06	.11	.09	.34	.27
All other liabilities	.84	1.06	1.21	1.14	1.14	2.70	2.23
TOTAL LIABILITIES	85.82	90.72	91.67	91.68	92.87	93.98	93.33
Subordinated notes and debentures	—	—	.03	.02	.18	.02	.03

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1983

ASSET CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
DISTRIBUTION OF EQUITY CAPITAL							
Percentage of Total Assets:							
Common stock	6.27	2.90	1.72	1.70	1.83	2.08	2.04
Surplus	3.69	3.12	2.02	1.80	1.76	1.60	1.73
Undivided profits & reserves for contingencies and other capital reserves	4.21	3.25	4.55	4.80	3.35	2.32	2.86
TOTAL EQUITY CAPITAL	14.18	9.28	8.30	8.30	6.95	6.00	6.64
TOTAL LIABILITIES & EQUITY CAPITAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00
OTHER RATIOS							
In Percentage							
Loans (Net) to Deposits	61.63	61.68	61.03	56.59	57.24	72.55	68.07
Demand Deposits (IPC) to Total Deposits	20.67	19.46	17.18	15.06	19.85	20.74	19.69
Bank Premises to Total Equity	30.20	31.88	26.97	25.46	35.45	42.76	37.79
Total Equity to Total Deposits	17.10	10.42	9.27	9.24	7.74	7.43	7.96
Equity & Subordinated Notes and Debentures to Assets	14.18	9.28	8.33	8.32	7.13	6.02	6.67

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1983

NEW BANKS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
5/12/83	First Commonwealth Bank Wise, VA	204 West Main Street, Wise, Wise County, VA	Approved 8/11/83
7/25/83	Sailors and Merchants Bank and Trust, Vienna, VA	133 Maple Avenue, East, Vienna, Fairfax County, VA	Pending
9/22/83	First Virginia Bank of the Peninsula, Grafton, VA	1782 George Washington Memorial Highway, Grafton, York County, VA	Approved 12/20/83
10/31/83	Wolf Trap Independent Bank, Vienna, VA	124 Park Street, S.E., Vienna, Fairfax County, VA	Pending

CONVERSION OF NATIONAL BANK TO STATE BANK

DATE RECEIVED	BANK	DISPOSITION
9/21/83	Valley National Bank, Bridgewater, to convert to a state bank under charter and title "Valley Bank."	Approved 12/16/83

CONVERSIONS OF S & L'S TO BANKS

DATE RECEIVED	S & L ASSOCIATION	DISPOSITION
11/3/82	Galax Savings and Loan Association, Galax, to convert to a bank under the name "Twin County Bank."	Approved 2/1/83
11/26/82	Black Diamond Savings and Loan Association, Inc., Norton, to convert to a bank under the name "Black Diamond Bank & Trust."	Withdrawn 5/17/83
9/16/83	Rappahannock Savings and Loan Association, Fredericksburg, to convert to a bank under the name "Rappahannock Bank."	Approved 11/22/83

MERGERS

DATE RECEIVED	BANK	DISPOSITION
1/28/83	The Bank of Vienna, Vienna, into Bank of Virginia, Richmond, under the charter and title of "Bank of Virginia."	Approved 2/28/83

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1983

DATE RECEIVED	BANK	DISPOSITION
1/31/83	First Virginia Bank–Fredericksburg (phantom), Fredericksburg, into Farmers & Merchants State Bank, Fredericksburg, under the charter and title of "Farmers & Merchants State Bank."	Approved 4/22/83
1/31/83	Farmers & Merchants State Bank, Fredericksburg, into First Virginia Bank, Falls Church, under the charter and title of "First Virginia Bank."	Approved 4/22/83
2/23/83	First Settlers Bank, Hayes, into The Bank of West Point, West Point, under the charter and title of "The Bank of West Point."	Approved 4/22/83
3/8/83	The Bank of Southside Virginia, Carson, into The Newco Bank (phantom), under the charter of the latter and title of "The Bank of Southside Virginia."	Approved 4/22/83
4/5/83	Heritage Bank & Trust, Norfolk, into Heritage Interim Bank (phantom), under the charter of the latter and title of "Heritage Bank & Trust."	Approved 5/26/83
5/19/83	Bankers Trust Company, Rocky Mount, into United Virginia Bank, Richmond, under the charter and title of "United Virginia Bank."	Approved 7/21/83
6/10/83	Citizens Trust Bank, Portsmouth, into C. T. Bank (phantom), under the charter of the latter and title of "Citizens Trust Bank."	Approved 8/5/83
6/20/83	The Community Bank of Forest, Forest, into Forest Bank (phantom), under the charter of the latter and title of "The Community Bank of Forest."	Approved 8/1/83
6/21/83	State Bank of Keysville, Keysville, into United Virginia Bank, Richmond, under the charter and title of "United Virginia Bank."	Approved 9/6/83
8/26/83	First National Bank, Lexington; The Peoples National Bank of Leesburg, Leesburg; and Shenandoah National Bank, Winchester, into First American Bank of Virginia, McLean, under the charter and title of "First American Bank of Virginia." (Corporate reorganization of First American Bankshares, Inc.)	Approved 10/19/83
8/26/83	First Peninsula Bank and Trust Company, Hampton, into First American Bank of Virginia, McLean, under the charter and title of "First American Bank of Virginia."	Approved 10/6/83
9/16/83	Rappahannock Bank, Fredericksburg, into Central Fidelity Bank, Norfolk, under the charter and title of "Central Fidelity Bank."	Approved 11/22/83
9/16/83	Central Fidelity Bank, N.A., Richmond, into Central Fidelity Bank, Norfolk, under the charter and title of "Central Fidelity Bank," with its main office relocated to 219 E. Broad Street, Richmond, Va.	Approved 10/31/83
9/27/83	Valley Bank, Bridgewater, into First American Bank of Virginia, McLean, under the charter and title of "First American Bank of Virginia."	Approved 12/15/83
9/28/83	Central Fidelity Bank, N.A., Lynchburg, into Central Fidelity Bank, Norfolk, under the charter and title of "Central Fidelity Bank," with its main office relocated to 219 E. Broad Street, Richmond, VA.	Pending
10/3/83	First Virginia Bank of Orange, Orange, into First Virginia Bank–Central, Charlottesville, under the charter and title of "First Virginia Bank–Central."	Approved 12/16/83
10/5/83	The Peoples Trust Bank, Exmore, into First Virginia Bank–Eastern Shore, Onancock, under the charter and title of "First Virginia Bank–Eastern Shore."	Pending
12/13/83	The Hanover National Bank, Ashland, into First Virginia Bank–Hanover (phantom), under the charter and title of "First Virginia Bank–Hanover."	Pending

ACQUISITIONS UNDER SECTION 6.1–383.1 OF THE VIRGINIA CODE

DATE RECEIVED	APPLICANT	DISPOSITION
6/23/83	First National Corporation, Strasburg, to acquire 100% of the voting shares of The National Bank of Strasburg, Strasburg, VA.	Approved 7/1/83
7/14/83	Independent Banks of Virginia, Inc., Norfolk, to acquire 100% of the voting shares of Heritage Bank & Trust, Norfolk, VA.	Approved 7/21/83
8/19/83	Fleet Finance, Inc., Norfolk, to acquire 100% of the voting stock of Credico Industrial Loan Company, Norfolk, VA.	Approved 9/21/83

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1983

8/23/83	Community Mortgage & Investment Corporation, Norfolk, to acquire 100% of the voting stock of Norfolk Industrial Loan Association, Norfolk, VA.	Approved 10/6/83
8/26/83	W. Jack Davis, Coeburn, to acquire 80.117% of the voting stock of Virginia Citizens Bank, Clintwood, VA.	Withdrawn 11/22/83
9/15/83	Citizens Trust Bank, Portsmouth, to acquire 100% of the voting stock of C. T. Bank, Portsmouth, VA.	Approved 9/28/83
10/20/83	First Virginia Banks, Inc., Falls Church, to acquire 100% of the voting stock of First Virginia Bank of the Peninsula, Grafton, VA.	Approved 12/28/83
12/19/83	First Virginia Banks, Inc., Falls Church, to acquire 100% of the voting stock of First Virginia Bank–Hanover, Ashland, VA.	Pending

FINANCIAL SERVICE CENTER BANKS

DATE RECEIVED	BANK	DISPOSITION
7/15/83	First Kentucky National Corporation for permission to acquire 100% of the voting shares of First National Bank, Louisville, 7798 Carousel Lane, Henrico County, VA.	Pending

TRUST BUSINESS

DATE RECEIVED	BANK	DISPOSITION
7/28/83	The Business Bank, Vienna, to engage in the trust business.	Approved 11/22/83

BANK BRANCHES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
1/3/83	First Virginia Bank–Shenandoah Valley, Woodstock, VA	Ward Plaza Shopping Center, 2200 Valley Avenue, City of Winchester, VA	Approved 2/10/83
1/5/83	First Virginia Bank Falls Church, VA	South Lakes Village Center, 11100 South Lakes Drive, Reston, Fairfax County, VA	Approved 2/10/83
1/21/83	First Virginia Bank–Colonial, Richmond, VA	7023 Forest Hill Avenue, City of Richmond, VA	Approved 2/28/83
2/14/83	Peoples Bank of Pound Pound, VA	Southwest corner of U.S. Route 23 Bypass and U.S. Route 23 Business, Wise County, VA	Approved 4/4/83
2/15/83	United Virginia Bank Richmond, VA	6052 Burke Commons Road, Burke, Fairfax County, VA	Approved 4/4/83
2/16/83	First Settlers Bank Hayes, VA	Southeast corner of U.S. Route 17 and Ella Taylor Road, Harwoods Mill, York County, VA	Approved 4/14/83
2/23/83	First Virginia Bank–Planters, Bridgewater, VA	Valley Mall, U.S. Route 33 East, City of Harrisonburg, VA	Approved 4/14/83
4/8/83	First Virginia Bank of Tidewater, Norfolk, VA	1300 Diamond Springs Road, City of Virginia Beach, VA	Approved 5/5/83
4/18/83	Bank of the Commonwealth Norfolk, VA	453 South Lynnhaven Road, City of Virginia Beach, VA	Approved 5/26/83
5/5/83	Salem Bank & Trust Salem, VA	North side of West Main Street, 300 feet west of its intersection with Goodwin Avenue, City of Salem, VA	Approved 6/30/83
5/13/83	Union Bank and Trust Company Bowling Green, VA	Southeast corner of U.S. Route 1 and State Route 657 (Ashcake Road), Ashland, Hanover County, VA	Approved 7/14/83
5/20/83	The Community Bank Petersburg, VA	2000 Snead Avenue, City of Colonial Heights, VA	Approved 6/21/83

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1983

DATE RECEIVED	BANK	LOCATION	DISPOSITION
6/2/83	First Virginia Bank–Colonial, Richmond, VA	East side of U.S. Route 1, north of the Ashland/Hanover Shopping Center, Ashland, Hanover County, VA	Approved 7/14/83
6/22/83	Peoples Bank, Inc. Honaker, VA	Main Street, Cleveland, Russell County, VA	Approved 8/5/83
6/22/83	Miners Exchange Bank Coeburn, VA	Corner of Seventh Street and Virginia Avenue, City of Norton, VA	Withdrawn 9/12/83
7/7/83	Bank of Virginia Beach Virginia Beach, VA	Southwest corner of Holland Road at main entrance to the Timberlake Shopping Plaza, City of Virginia Beach, VA	Approved 8/29/83
7/20/83	Continental Bank and Trust Company, Springfield, VA	Springfield Plaza, III, intersection of Amherst Avenue and Commerce Street, Springfield, Fairfax County, VA	Approved 8/29/83
7/20/83	Farmers and Miners Bank of Lee County, Pennington Gap, VA	South side of U.S. Route 58 near intersection of State Route 694, Cumberland Gap, Lee County, VA	Approved 12/1/83
7/25/83	United Virginia Bank Richmond, VA	5425 Robin Hood Road, City of Norfolk, VA	Approved 8/29/83
8/1/83	United Virginia Bank Richmond, VA	100 Yards west of the intersection of Wiehle Avenue and Sunrise Valley Drive, Reston, Fairfax County, VA	Approved 9/21/83
8/4/83	Virginia Bank and Trust Company, Danville, VA	North Main Street at Seminole Drive, City of Danville, VA	Approved 9/21/83
8/8/83	First Virginia Bank of the Southwest, Christiansburg, VA	North 4th Street, Evansham Square Shopping Center, Wytheville, Wythe County, VA	Approved 9/21/83
8/9/83	Peoples Bank of Danville Danville, VA	3060 North Main Street, City of Danville, VA	Approved 9/21/83
8/11/83	Citizens Trust Bank Portsmouth, VA	1801 Greenbrier Parkway, City of Chesapeake, VA	Approved 9/21/83
8/17/83	Bank of Virginia Richmond, VA	7202 Midlothian Turnpike, Chesterfield County, VA	Approved 10/27/83
8/17/83	Bank of Virginia Richmond, VA	205 Battlefield Boulevard, South, City of Chesapeake, VA	Approved 10/27/83
8/17/83	Bank of Virginia Richmond, VA	2422 Princess Anne Road, City of Virginia Beach, VA	Approved 10/27/83
8/18/83	First Virginia Bank–Colonial, Richmond, VA	5011 Brook Road, City of Richmond, VA	Approved 10/6/83
8/19/83	Peoples Bank of Ewing Ewing, VA	Southside of U.S. Route 58 near the intersection of State Route 694, Cumberland Gap, Lee County, VA	Approved 12/1/83
8/23/83	Central Fidelity Bank Norfolk, VA	Suite 100, World Trade Center, Waterside Drive and Main Street, City of Norfolk, VA	Approved 10/6/83
8/26/83	First American Bank of Virginia, McLean, VA	3413 Armistead Avenue, City of Hampton, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	441 Denbigh Boulevard, City of Newport News, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	30 South Mallory Street, City of Hampton, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	832 Newport Square Shopping Center, City of Newport News, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	14346 Old Courthouse Way, City of Newport News, VA	Approved 12/28/83

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1983

DATE RECEIVED	BANK	LOCATION	DISPOSITION
8/26/83	First American Bank of Virginia, McLean, VA	11006 Warwick Boulevard, City of Newport News, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	2901 Huntington Avenue, City of Newport News, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	4812 North Mercury Boulevard, City of Hampton, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	4013 West Mercury Boulevard, City of Hampton, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	5798 Churchland Boulevard, City of Portsmouth, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	503 East Granby Street, City of Norfolk, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	6210 Virginia Beach Boulevard, City of Norfolk, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	4910 West Mercury Boulevard, City of Hampton, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	2050 Coliseum Drive, City of Hampton, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	2015 25th Street, City of Newport News, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	3315 High Street, City of Portsmouth, VA	
8/26/83	First American Bank of Virginia, McLean, VA	One Bank Street, City of Norfolk, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	5832 Virginia Beach Boulevard, City of Norfolk, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	7912 Halprin Drive, City of Norfolk, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	405 South Witchduck, City of Virginia Beach, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	304 Kellam Road, City of Virginia Beach, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	3333 Virginia Beach Boulevard, City of Virginia Beach, VA	Approved 12/28/83
8/26/83	First American Bank of Virginia, McLean, VA	1645 Independence Boulevard, City of Virginia Beach, VA	Approved 12/28/83
9/12/83	Southern Bank Richmond, VA	100 McLaws Circle, James City County, VA	Approved 11/17/83
9/13/83	The Women's Bank Richmond, VA	Northeast corner of Midlothian Turnpike and Mall Drive, Chesterfield County, VA	Approved 10/27/83
9/21/83	Valley Bank Bridgewater, VA	239 North Central Avenue, City of Staunton, VA	Approved 12/16/83
9/21/83	Valley Bank Bridgewater, VA	216 Wayne Avenue, City of Waynesboro, VA	Approved 12/16/83
9/21/83	Valley Bank Bridgewater, VA	833 Springhill Road, City of Staunton, VA	Approved 12/16/83
9/29/83	First Russell County Bank and Trust Company, Lebanon, VA	U.S. Route 19, Washington County, VA	Approved 12/1/83
10/3/83	First Virginia Bank of the Peninsula (Organizing) Grafton, VA	300 Second Street, City of Williamsburg, VA	Approved 12/28/83
10/3/83	First Virginia Bank of the Peninsula (Organizing) Grafton, VA	171 Monticello Avenue, City of Williamsburg, VA	Approved 12/28/83
10/6/83	Virginia Beach Bank of Commerce, Virginia Beach, VA	1000 First Colonial Road, City of Virginia Beach, VA	Approved 11/30/83

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1983

DATE RECEIVED	BANK	LOCATION	DISPOSITION
10/12/83	Bank of Northumberland, Incorporated, Heathsville, VA	Southwest corner of U.S. Route 360 and Virginia Route 200, Burgess, Northumberland County, VA	Approved 12/1/83
10/25/83	Bank of Virginia Richmond, VA	610 Thimble Shoals Boulevard, Oyster Point Industrial Park, City of Newport News, VA	Approved 12/16/83
11/7/83	First Virginia Bank Falls Church, VA	TransPotomac Plaza, 1033 North Fairfax Street, City of Alexandria, VA	Approved 12/20/83
11/14/83	Arlington Bank Arlington, VA	Fairmont Building, 4420 North Fairfax Drive, Arlington, County, VA	Pending
11/18/83	Citizens and Farmers Bank West Point, VA	Northwest corner of the intersection of Routes 607 & 60, James City County, VA	Pending
11/21/83	First Virginia Bank Falls Church, VA	Chatham Square Shopping Center, Southwest corner of Butler Road and Rodny Lane, Stafford County, VA	Pending
11/21/83	First Virginia Bank–Damascus, Damascus, VA	Virginia State Route 75, Abingdon, Washington County, VA	Pending
11/28/83	Chesapeake Bank & Trust Chesapeake, VA	601 Battlefield Boulevard, South City of Chesapeake, VA	Pending
11/28/83	First Virginia Bank of Tidewater, Norfolk, VA	3349 Western Branch Boulevard, City of Chesapeake, VA	Pending
11/30/83	First Virginia Bank of the Peninsula (Organizing) Grafton, VA	Gloucester Courthouse, Gloucester County, VA	Approved 12/28/83
11/30/83	First Virginia Bank of the Peninsula (Organizing) Grafton, VA	U.S. Route 17, Hayes, Gloucester County, VA	Approved 12/28/83
12/9/83	Bank of Virginia Beach Virginia Beach, VA	2429 North Landing Road, City of Virginia Beach, VA	Pending
12/13/83	First American Bank of Virginia, McLean, VA	1476 Davis Ford Road, Woodbridge, Prince William County, VA	Pending
12/15/83	Bank of Virginia Richmond, VA	Southwest corner of Military Highway and Old Greenbrier Road, City of Chesapeake, VA	Pending
12/19/83	Planters Bank & Trust Company of Virginia, Fishersville, VA	West side of U.S. Route 11, Verona, Augusta County, VA	Pending
12/28/83	United Virginia Bank Richmond, VA	1100 West Broad Street, City of Waynesboro, VA	Pending

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION		DISPOSITION
3/3/83	Bank of Clarke County Berryville, VA	From:	South side of State Route 723, 0.10 mile east of its intersection with U.S. Route 340, Boyce, Clarke County, VA	Approved 4/4/83
		To:	North side of State Route 723, 0.20 mile west of its intersection with U.S. Route 340, Boyce, Clarke County, VA	
3/29/83	United Virginia Bank Richmond, VA	From:	1130 North Highland Street, Arlington County, VA	Approved 11/22/83
		To:	3040 North Fairfax Drive, Arlington County, VA	

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION		DISPOSITION
5/16/83	Farmers & Merchants Bank–Eastern Shore, Onley, VA	From:	109 South Main Street, Chincoteague, Accomack County, VA	Approved 6/10/83
		To:	Maddox Boulevard, Chincoteague, Accomack County, VA	
5/18/83	The Bank of Charlotte County Phenix, VA	From:	U.S. Routes 15 & 360, Charlotte County, VA	Approved 6/21/83
		To:	Main Street, Town of Keysville, Charlotte County, VA	
5/25/83	First Virginia Bank Falls Church, VA	From:	3032 Javier Road, Fairfax County, VA	Approved 6/27/83
		To:	8416 Arlington Boulevard, Fairfax County, VA	
5/25/83	First Virginia Bank Falls Church, VA	From:	9018 Centreville Road, City of Manassas, VA	Approved 6/27/83
		To:	Southwest corner of State Route 28 and Breeden Avenue, City of Manassas, VA	
7/28/83	First Virginia Bank–Central Charlottesville, VA	From:	218 5th Street, City of Charlottesville, VA	Approved 8/29/83
		To:	305 East Jefferson Street, City of Charlottesville, VA	
7/29/83	First Virginia Bank–Roanoke/West, Roanoke, VA	From:	1326 East Washington Avenue, Vinton, Roanoke County, VA	Approved 8/29/83
		To:	1942 East Washington Avenue, Vinton, Roanoke County, VA	
8/24/83	The Bank of West Point West Point, VA	From:	U.S. Route 17 and State Route 14, Gloucester Courthouse, Gloucester County, VA	Approved 9/28/83
		To:	West side of U.S. Route 17 at its intersection with U.S. Route 17 Business, Gloucester Courthouse, Gloucester County, VA	
10/26/83	United Virginia Bank Richmond, VA	From:	2461 Eisenhower Avenue, City of Alexandria, VA	Approved 11/30/83
		To:	2111 Eisenhower Avenue, City of Alexandria, VA	
11/4/83	United Virginia Bank Richmond, VA	From:	Radford Shopping Plaza, Fairlawn, Pulaski County, VA	Approved 11/30/83
		To:	Free-standing building within Radford Shopping Plaza, Fairlawn, Pulaski County, VA	

EFT FACILITIES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
3/8/83	Bank of Virginia Richmond, VA	4383 Dale Boulevard, Woodbridge, Prince William County, VA	Approved 3/24/83
8/30/82	Bank of Virginia Richmond, VA	6717 Old Dominion Drive, McLean, Fairfax County, VA	Withdrawn 5/17/83
5/31/83	First Peninsula Bank and Trust Company, Hampton, VA	Hampton General Hospital, 3120 Victoria Boulevard, City of Hampton, VA	Approved 6/17/83
6/29/83	Bank of Virginia Richmond, VA	333 Waterside Drive, City of Norfolk, VA	Approved 7/14/83

EFT FACILITIES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
8/9/83	Bank of Virginia Richmond, VA	Lebanon Center, Lebanon, Russell County, VA	Approved 8/19/83
9/6/83	First American Bank of Virginia, McLean, VA	Washington National Airport, Arlington County, VA	Approved 9/21/83
9/26/83	First Virginia Bank Falls Church, VA	Spotsylvania Mall, Spotsylvania County, VA	Approved 10/6/83
10/14/83	Bank of Virginia Richmond, VA	Oyster Point Industrial Park, 610 Thimble Shoals Boulevard, City of Newport News, VA	Approved 10/19/83
12/14/83	Southern Bank Richmond, VA	255 Richmond Road, City of Williamsburg, VA	Approved 12/27/83

BANK STATUS CHANGES IN 1983

NEW BANKS AND TRUST COMPANIES

January	3	Dominion Trust Company opened for business at 213 South Jefferson Street, City of Roanoke, VA.
September	15	First Commonwealth Bank opened for business at 204 West Main Street, Wise County, VA.
October	15	Community Bank and Trust Company of Virginia opened for business at the Northwest corner of Enterprise Street and Free Court, Sterling, Loudoun County, VA.

CONVERSIONS—NATIONAL TO STATE

December	31	Valley National Bank, Bridgewater, converted to a state bank under the title of "Valley Bank."

CONVERSIONS—STATE TO NATIONAL

March	31	Massanutten Bank & Trust Company, Harrisonburg, Rockingham County, converted to a national association under the title of "Massanutten Bank and Trust Company, National Association."
	31	Stonewall Jackson Bank and Trust Company, Mt. Jackson, Shenandoah County, converted to a national association under the title of "Stonewall Jackson Bank and Trust Company, National Association."
December	30	Cumberland Bank & Trust Company, Grundy, converted to a national association under the title of "Dominion Bank of the Cumberlands, National Association."

CONVERSION OF SAVINGS AND LOAN TO BANKS

December	5	Rappahannock Savings and Loan Association, Fredericksburg, converted to a bank under the title "Rappahannock Bank."

MERGERS

January	21	Central Fidelity Bank, Northern Virginia, Bailey's Crossroads, merged into Central Fidelity Bank, N.A., Richmond, under the charter and title of "Central Fidelity Bank, National Association."
April	29	Bank of Vienna, Vienna, merged into Bank of Virginia, Richmond, under the charter and title of "Bank of Virginia."
June	6	First Virginia Bank–Fredericksburg (Phantom) merged into Farmers & Merchants State Bank, Fredericksburg, under the charter and title of "Farmers & Merchants State Bank."
	6	Farmers & Merchants State Bank, Fredericksburg, merged into First Virginia Bank, Falls Church, under the charter and title of "First Virginia Bank."
July	1	The Business Bank of the United States, Vienna, merged into The New Bank, Vienna, (Phantom), under the charter of the latter and title of "The Business Bank."
	1	The Bank of Southside Virginia, Carson, merged into The Newco Bank, (Phantom), under the charter of the latter and title of "The Bank of Southside Virginia."

BANK STATUS CHANGES IN 1983

	1	First Settlers Bank, Hayes, merged into The Bank of West Point, West Point, under the charter and title of "The Bank of West Point."
	29	Heritage Bank and Trust Company, Norfolk, merged into Heritage Interim Bank, (Phantom), under the charter of the latter and title of "Heritage Bank & Trust."
September	1	Bankers Trust Company, Rocky Mount, merged into United Virginia Bank, Richmond, under the charter and title of "United Virginia Bank."
	12	The Community Bank of Forest, Forest, merged into Forest Bank (Phantom), under the charter of the latter and title of "The Community Bank of Forest."
October	1	Citizens Trust Bank, Portsmouth, merged into C. T. Bank (Phantom), under the charter of the latter and title of "Citizens Trust Bank."
November	1	State Bank of Keysville, Keysville, merged into United Virginia Bank, Richmond, under the charter and title of "United Virginia Bank."
	14	Central Fidelity Bank, NA, Richmond, merged into Central Fidelity Bank, Norfolk, under the charter and title of "Central Fidelity Bank," and relocated its main office from 70 Janaf Shopping Center, Norfolk to 219 East Broad Street, Richmond.
December	5	Rappahannock Bank, Fredericksburg, merged into Central Fidelity Bank, Richmond, under the charter and title of "Central Fidelity Bank."
	28	First Peninsula Bank and Trust Company, Hampton, merged into First American Bank of Virginia, McLean, under the charter and title of "First American Bank of Virginia."
	31	Valley Bank, Bridgewater, merged into First American Bank of Virginia, McLean, under the charter and title of "First American Bank of Virginia."
	31	The First National Bank of Lexington, Lexington; The Peoples National Bank of Leesburg, Leesburg; and Shenandoah Valley National Bank, Winchester, merged into First American Bank of Virginia, McLean, under the charter and title of "First American Bank of Virginia."

BRANCH OPENINGS

January	12	Central Fidelity Bank–Northern Virginia, Bailey's Crossroads, opened its branch office at 8117 Leesburg Pike, Vienna, Fairfax County, VA.
	17	Bank of Virginia, Richmond, opened its branch office at One Crystal Gateway, 1235 Jefferson Davis Highway, Arlington County, VA.
February	1	United Virginia Bank, Richmond, opened its branch office at 10100 Hull Street Road, Chesterfield County, VA.
	1	Bank of the James, Manakin–Sabot, opened its branch office at State Route 6, Goochland Courthouse, Goochland County, VA.
	22	United Virginia Bank, Richmond, opened its branch office at Manassas Junction Shopping Center, Centerville Road and Liberia Avenue, City of Manassas, VA.
March	1	United Virginia Bank, Richmond, opened its branch office at U.S. Route 1 and Parham Road, Henrico County, VA.
April	18	The McLean Bank, McLean, opened its branch office at 6832 Old Dominion Drive, McLean, Fairfax County, VA.
	18	First Virginia Bank–Roanoke/West, Roanoke, opened its branch office at Market Square Drive and U.S. Route 460, City of Roanoke, VA.
	18	First Virginia Bank–Colonial, Richmond, opened its branch office at 7023 Forest Hill Avenue, City of Richmond, VA.
	25	First Virginia Bank, Falls Church, opened its branch office at 9915 Georgetown Pike, Great Falls, Fairfax County, VA.
May	2	First Virginia Bank of Tidewater, Norfolk, opened its branch office at 839 Lynnhaven Parkway, Farm Fresh Shopping Center, City of Virginia Beach, VA.
	10	The Bank of Waverly, Waverly, opened its branch office at Bank Street, Waverly, Sussex County, VA.
June	1	Peoples Bank of Pound, Pound, opened its branch office at the Southwest corner of U.S. Route 23 Bypass and U.S. Route 23 Business, Wise County, Va.
	6	Virginia Southern Bank, Clarksville, opened its branch office at Main Street, Eastside of Route 47, Drakes Branch, Charlotte County, VA.

BANK STATUS CHANGES IN 1983

July	1	Bank of the Commonwealth, Norfolk, opened its branch office at 453 South Lynnhaven Road, City of Virginia Beach, VA.
August	15	Bank of the James, Manakin–Sabot, opened its branch office at the northeast corner of Gaskins Road and Stoneridge Lane, Henrico County, VA.
	24	Clinch Valley Bank and Trust Company, Richlands, opened its branch office at U.S. Highway 19/460 and State Route 16, Tazewell, Tazewell County, VA.
September	12	United Virginia Bank, Richmond, opened its branch office at 5424 Robin Hood Road, City of Norfolk, VA.
	29	Peoples Bank, Inc., Honaker, opened its branch office on Main Street, Cleveland, Russell County, VA.
November	7	United Virginia Bank, Richmond, opened its branch office at Burke Commons Shopping Center, 6052 Burke Commons Road, Burke, Fairfax County, VA.
	7	Piedmont Trust Bank, Collinsville, opened its branch office on the West side of U.S. Route 220, South of Martinsville, Henry County, VA.
	8	First Virginia Bank of Tidewater, Norfolk, opened its branch office at 1300 Diamond Springs Road, City of Virginia Beach, VA.
	14	First Virginia Bank, Falls Church, opened its branch office at 11100 South Lakes Drive, South Lakes Village Center, Reston, Fairfax County, VA.
December	19	Continental Bank and Trust Company, Springfield, opened its branch office at Springfield Plaza III, 7000 Commerce Street, Springfield, Fairfax County, VA.
	29	Virginia Bank and Trust Company, Danville, opened its branch office at 3300 North Main Street, City of Danville, VA.
	31	Valley Bank, Bridgewater, opened its branch office at 239 North Central Avenue, City of Staunton, VA.
	31	Valley Bank, Bridgewater, opened its branch office at 216 Wayne Avenue, City of Winchester, VA.
	31	Valley Bank, Bridgewater, opened its branch office at 833 Springhill Road, City of Staunton, VA.

MAIN OFFICE RELOCATIONS

April	18	The McLean Bank, McLean, moved its main office from 6844 Old Dominion Drive, McLean, Fairfax County, to 6832 Old Dominion Drive, McLean, Fairfax County, VA.
August	22	United Virginia Bank, Richmond, moved its main office from 900 East Main Street, City of Richmond, to 919 East Main Street, City of Richmond, VA.
November	14	Central Fidelity Bank, Norfolk, moved its main office from 70 Janaf Shopping Center, Virginia Beach Boulevard, City of Norfolk, to 219 East Broad Street, City of Richmond, VA.

BRANCH OFFICE RELOCATIONS

May	16	United Virginia Bank, Richmond, moved its branch office from 1130 North Highland Street, Arlington County, to 3040 North Fairfax Drive, Arlington County, VA.
August	29	The Bank of Montross, Montross, moved its branch office from 533 Euclid Street, Colonial Beach, to the southside of State Route 205, approximately 200 feet southwest of its intersection with Colonial Avenue, Westmoreland County, VA.
October	24	Bank of Clark County, Berryville, moved its branch office from the south side of State Route 723, 0.10 mile east of its intersection with U.S. Route 340, Boyce, to the north side of State Route 723, 0.20 mile west of its intersection with U.S. Route 340, Boyce, Clark County, VA.
December	12	The Bank of Charlotte County, Phenix, moved its branch office from U.S. 360 & 15 Business Bypass, Keysville, to the north side of 26 King Street, Keysville, Charlotte County, VA.

EFT SHARING

January	12	Central Fidelity Bank, Norfolk, and Central Fidelity Bank, Charlottesville, to share the EFT terminal of Central Fidelity Bank, Northern Virginia, Bailey's Crossroads, located at 8117 Leesburg Pike, Fairfax County, VA.

BANK STATUS CHANGES IN 1983

EFT FACILITIES

February	7	Bank of Virginia, Richmond, opened its EFT facility at 7318 Midlothian Turnpike, Chesterfield County, VA.
April	18	Bank of Virginia, Richmond, opened its EFT facility at 1229 Todds Lane, City of Hampton, VA.
July	21	Bank of Virginia, Richmond, opened its EFT facility at 4383 Dale Boulevard, Woodbridge, Prince William County, VA.
August	22	First Peninsula Bank and Trust Company, Hampton, opened its EFT facility at Hampton General Hospital, 3120 Victoria Boulevard, City of Hampton, VA.
December	6	Bank of Virginia, Richmond, opened its EFT facility at Lebanon Center, Lebanon, Russell County, VA.

BRANCH CLOSINGS

February	18	United Virginia Bank, Richmond, closed its branch office at 7525 Centerville Road, Prince William County, VA.
	19	United Virginia Bank, Richmond, closed its branch office at 9034 Mathias Avenue, Prince William County, VA.
April	1	Bank of Virginia, Richmond, closed its branch office at McGuire Veterans Administration Hospital, 1201 Broad Rock Road, City of Richmond, VA.
	15	Central Fidelity Bank, Norfolk, closed its branch office at Ballard and Main Streets, Yorktown, York County, VA.
	20	First Virginia Bank, Falls Church, closed its branch office at 8462 Centreville Road, City of Manassas Park, VA.
	29	Bank of Virginia, Richmond, closed its branch office at State Highway 600, Cleveland, Russell County, VA.
	29	Bank of Virginia, Richmond, closed its branch office at 308 Mill Street, Occoquan, Prince William County, VA.
May	31	Citizens Trust Bank, Portsmouth, closed its branch facility at the U.S. Coast Guard Support Center, City of Portsmouth, VA.
June	30	People's Bank of Chesapeake, Chesapeake, closed its branch office at 453 South Lynnhaven Road, City of Virginia Beach, VA.
July	29	Bank of Virginia, Richmond, closed its branch office at 124 West Piccadilly Street, City of Winchester, VA.

CHANGES IN TITLE

February	1	The Town and County Bank and Trust Company, Reston, changed its name to "Enterprise Bank Corporation."
June	7	The State Bank of Prince William County, Dumfries, changed its name to "The Prince William Bank."
December	16	First Virginia Bank of the Peninsula, Grafton, (Organizing) changed its name to "First Virginia Bank–Commonwealth."

MEMBER BANKS

September	15	First Commonwealth Bank, Wise, VA, became a member of the Federal Reserve System this date.
	15	Dominion Trust Company, Roanoke, VA, became a member of the Federal Reserve System this date.
October	15	Community Bank and Trust Company of Virginia, Sterling, VA, became a member of the Federal Reserve System this date.
December	31	First Virginia Bank–Commonwealth, Grafton, VA, became a member of the Federal Reserve System this date.

REPORT OF CONDITION

	B-929 THE BANK OF ALEXANDRIA ALEXANDRIA 1 OFFICE	B-638 BURKE & HERBERT BANK & TRUST COMPANY ALEXANDRIA 7 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 1,050	$ 7,841
2. U.S. Treasury securities	—	23,522
3. Obligations of other U.S. Government agencies & corps.	250	12,175
4. Obligations of States & political subdivisions in the U.S.	—	17,852
5. All other securities	73	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	2,840	1,580
7. Loans, Total (excluding unearned income)	18,000	67,810
8. Less: allowance for possible loan losses	76	631
9. Loans, Net	17,924	67,179
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	704	4,103
12. Real estate owned other than bank premises	—	—
13. All other assets	545	2,263
14. TOTAL ASSETS	$ 23,386	$ 136,515
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 3,265	$ 32,190
16. Time & savings deposits of individuals, partnerships & corporations	17,187	91,965
17. Deposits of U.S. Government	46	142
18. Deposits of States & political subdivisions in the U.S.	—	206
19. Certified and officers' checks	124	907
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 20,622	$ 125,410
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 20,622	$ 125,410
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	648
26. All other liabilities	148	1,360
27. TOTAL LIABILITIES	$ 20,770	$ 127,418
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,263	$ 1,000
30. Surplus	1,000	3,000
31. Undivided profits & reserves for contingencies & other capital reserves	353	5,097
32. TOTAL EQUITY CAPITAL	$ 2,616	$ 9,097
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 23,386	$ 136,515

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-906	B-838	B-927	B-818	B-915	
	*BANK OF AMELIA	*FIRST VIRGINIA BANK-SOUTH CENTRAL	*ARLINGTON BANK	*FIRST COMMERCIAL BANK	FIRST BASSETT BANK & TRUST	
	AMELIA	AMHERST	ARLINGTON	ARLINGTON	BASSETT	
	1 OFFICE	4 OFFICES	1 OFFICE	2 OFFICES	5 OFFICES	
	$ 485	$ 1,581	$ 659	$ 4,188	$ 14,704	1
	—	2,142	—	5,605	15,000	2
	1,321	1,150	750	—	12,243	3
	645	2,183	—	801	3,286	4
	30	36	47	60	—	5
	—	105	410	2,375	6,700	6
	4,725	13,908	7,970	26,481	27,743	7
	28	163	41	266	372	8
	4,697	13,745	7,929	26,215	27,371	9
	—	—	—	—	—	10
	378	763	286	974	1,334	11
	—	47	—	602	—	12
	90	401	189	464	1,368	13
	$ 7,646	$ 22,153	$ 10,270	$ 41,284	$ 82,006	14
	$ 945	$ 3,477	$ 2,255	$ 14,222	$ 15,194	15
	4,898	16,421	5,877	19,876	53,087	16
	4	14	35	34	53	17
	203	11	1	2,325	3,168	18
	23	193	54	1,178	150	19
	$ 6,073	$ 20,116	$ 8,222	$ 37,635	$ 71,652	20
	—	—	—	—	—	21
	$ 6,073	$ 20,116	$ 8,222	$ 37,635	$ 71,652	22
	—	80	—	687	—	23
	200	—	—	—	—	24
	—	37	—	163	—	25
	58	270	56	338	793	26
	$ 6,331	$ 20,503	$ 8,278	$ 38,823	$ 72,445	27
	—	—	—	—	—	28
	$ 500	$ 600	$ 1,037	$ 1,006	$ 2,699	29
	500	600	518	1,005	2,700	30
	315	450	437	450	4,162	31
	$ 1,315	$ 1,650	$ 1,992	$ 2,461	$ 9,561	32
	$ 7,646	$ 22,153	$ 10,270	$ 41,284	$ 82,006	33

REPORT OF CONDITION

	B-12	B-877
	*BANK OF CLARKE COUNTY BERRYVILLE	*BIG STONE GAP BANK AND TRUST COMPANY BIG STONE GAP
	2 OFFICES	1 OFFICE
ASSETS		
1. Cash and due from depository institutions	$ 1,533	$ 1,701
2. U.S. Treasury securities	4,443	846
3. Obligations of other U.S. Government agencies & corps.	8	1,161
4. Obligations of States & political subdivisions in the U.S.	757	—
5. All other securities	33	24
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	9,800	600
7. Loans, Total (excluding unearned income)	21,896	5,869
8. Less: allowance for possible loan losses	209	55
9. Loans, Net	21,687	5,814
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,202	456
12. Real estate owned other than bank premises	—	—
13. All other assets	381	141
14. TOTAL ASSETS	$ 39,844	$ 10,743
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 6,093	$ 900
16. Time & savings deposits of individuals, partnerships & corporations	27,478	7,992
17. Deposits of U.S. Government	1	7
18. Deposits of States & political subdivisions in the U.S.	2,371	700
19. Certified and officers' checks	174	130
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 36,117	$ 9,729
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 36,117	$ 9,729
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	484	74
27. TOTAL LIABILITIES	$ 36,601	$ 9,803
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 330	$ 500
30. Surplus	780	300
31. Undivided profits & reserves for contingencies & other capital reserves	2,133	140
32. TOTAL EQUITY CAPITAL	$ 3,243	$ 940
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 39,844	$ 10,743

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-15	B-411	B-20	B-26	B-30	
	*CITIZENS BANK AND TRUST COMPANY	THE BLUE GRASS VALLEY BANK	*UNION BANK AND TRUST COMPANY	FIRST VIRGINIA BANK—PLANTERS	BANK OF BUCHANAN	
	BLACKSTONE	BLUE GRASS	BOWLING GREEN	BRIDGEWATER	BUCHANAN	
	3 OFFICES	1 OFFICE	4 OFFICES	3 OFFICES	1 OFFICE	
	$ 3,688	$ 449	$ 3,816	$ 1,591	$ 676	1
	1,600	1,130	3,843	8,553	3,359	2
	6,449	1,364	6,986	1,700	2,399	3
	12,908	1,257	14,253	7,124	2,317	4
	63	—	60	28	—	5
	—	—	3,250	—	400	6
	33,863	4,326	47,417	24,576	9,260	7
	392	24	413	258	103	8
	33,471	4,302	47,004	24,318	9,157	9
	—	—	—	—	—	10
	950	61	1,441	611	75	11
	48	—	—	—	—	12
	1,249	121	1,043	733	417	13
	$ 60,426	$ 8,684	$ 81,696	$ 44,658	$ 18,800	14
	$ 6,180	$ 1,693	$ 10,665	$ 4,948	$ 1,901	15
	47,096	5,537	59,664	35,417	14,248	16
	44	2	25	15	12	17
	1,503	22	2,732	264	129	18
	198	20	297	181	460	19
	$ 55,021	$ 7,274	$ 73,383	$ 40,825	$ 16,750	20
	—	—	—	—	—	21
	$ 55,021	$ 7,274	$ 73,383	$ 40,825	$ 16,750	22
	—	300	42	—	—	23
	—	—	—	350	—	24
	—	—	168	22	—	25
	815	137	841	559	192	26
	$ 55,836	$ 7,711	$ 74,434	$ 41,756	$ 16,942	27
	—	—	—	—	—	28
	$ 1,250	$ 50	$ 1,200	$ 600	$ 213	29
	850	65	800	325	327	30
	2,490	858	5,262	1,977	1,318	31
	$ 4,590	$ 973	$ 7,262	$ 2,902	$ 1,858	32
	$ 60,426	$ 8,684	$ 81,696	$ 44,658	$ 18,800	33

REPORT OF CONDITION

	E-946	B-823
	THE BANK OF SOUTHSIDE VIRGINIA CARSON	ALBEMARLE BANK AND TRUST COMPANY CHARLOTTESVILLE
	7 OFFICES	2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 3,731	$ 2,724
2. U.S. Treasury securities	1,716	—
3. Obligations of other U.S. Government agencies & corps.	14,028	—
4. Obligations of States & political subdivisions in the U.S.	21,354	—
5. All other securities	399	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	3,500	5,597
7. Loans, Total (excluding unearned income)	39,031	5,092
8. Less: allowance for possible loan losses	250	44
9. Loans, Net	38,781	5,048
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,222	1,337
12. Real estate owned other than bank premises	28	—
13. All other assets	1,369	123
14. TOTAL ASSETS	$ 86,128	$ 14,829
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 8,378	$ 4,753
16. Time & savings deposits of individuals, partnerships & corporations	60,732	7,400
17. Deposits of U.S. Government	6	21
18. Deposits of States & political subdivisions in the U.S.	5,000	—
19. Certified and officers' checks	391	210
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 74,507	$ 12,384
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 74,507	$ 12,384
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	1,799	154
27. TOTAL LIABILITIES	$ 76,306	$ 12,538
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 290	$ 1,281
30. Surplus	2,000	—
31. Undivided profits & reserves for contingencies & other capital reserves	7,532	1,010
32. TOTAL EQUITY CAPITAL	$ 9,822	$ 2,291
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 86,128	$ 14,829

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

B-902 *FIRST VIRGINIA BANK— CENTRAL CHARLOTTES-VILLE 6 OFFICES	B-873 CHESAPEAKE BANK & TRUST CHESAPEAKE 3 OFFICES	B-726 PEOPLE'S BANK OF CHESAPEAKE CHESAPEAKE 7 OFFICES	B-849 *THE PEOPLES BANK OF CHESTERFIELD CHESTERFIELD 4 OFFICES	B-853 THE MARINE BANK CHINCO-TEAGUE 1 OFFICE	
$ 2,050	$ 2,224	$ 3,839	$ 3,901	$ 601	1
4,430	—	1,651	631	—	2
300	2,300	2,256	3,208	97	3
3,432	3,022	7,036	5,294	—	4
48	—	—	3,328	—	5
—	—	1,910	1,860	2,600	6
18,423	17,905	30,429	31,119	6,258	7
220	123	344	307	38	8
18,203	17,782	30,085	30,812	6,220	9
—	—	—	—	—	10
1,112	931	1,013	1,406	292	11
72	307	—	—	—	12
344	338	730	834	139	13
$ 29,991	$ 26,904	$ 48,520	$ 51,274	$ 9,949	14
$ 6,710	$ 6,236	$ 11,427	$ 11,846	$ 1,820	15
19,600	15,226	27,187	33,137	6,986	16
27	46	—	69	—	17
365	2,800	5,281	1,540	54	18
412	133	79	474	105	19
$ 27,114	$ 24,441	$ 43,974	$ 47,066	$ 8,965	20
—	—	—	—	—	21
$ 27,114	$ 24,441	$ 43,974	$ 47,066	$ 8,965	22
182	320	—	—	—	23
—	—	—	—	—	24
—	—	—	—	52	25
348	286	911	385	69	26
$ 27,644	$ 25,047	$ 44,885	$ 47,451	$ 9,086	27
—	200	—	—	—	28
$ 900	$ 698	$ 910	$ 843	$ 208	29
700	467	611	434	286	30
747	492	2,114	2,546	369	31
$ 2,347	$ 1,657	$ 3,635	$ 3,823	$ 863	32
$ 29,991	$ 26,904	$ 48,520	$ 51,274	$ 9,949	33

REPORT OF CONDITION

	B-49 *THE BANK OF CHRISTIANS-BURG CHRISTIANS-BURG 3 OFFICES	B-249 *FIRST VIRGINIA BANK OF THE SOUTHWEST CHRISTIANS-BURG 9 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 4,596	$ 3,726
2. U.S. Treasury securities	2,901	12,714
3. Obligations of other U.S. Government agencies & corps.	9,130	5,254
4. Obligations of States & political subdivisions in the U.S.	4,072	12,343
5. All other securities	39	72
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	200
7. Loans, Total (excluding unearned income)	36,050	34,128
8. Less: allowance for possible loan losses	427	450
9. Loans, Net	35,623	33,678
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,556	1,349
12. Real estate owned other than bank premises	566	7
13. All other assets	918	1,158
14. TOTAL ASSETS	$ 59,401	$ 70,501
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 4,932	$ 9,105
16. Time & savings deposits of individuals, partnerships & corporations	45,061	53,033
17. Deposits of U.S. Government	27	54
18. Deposits of States & political subdivisions in the U.S.	1,890	1,032
19. Certified and officers' checks	218	372
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 52,128	$ 63,596
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 52,128	$ 63,596
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	930	800
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	1,007	82
26. All other liabilities	684	912
27. TOTAL LIABILITIES	$ 54,749	$ 65,390
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 547	$ 1,200
30. Surplus	700	1,200
31. Undivided profits & reserves for contingencies & other capital reserves	3,405	2,711
32. TOTAL EQUITY CAPITAL	$ 4,652	$ 5,111
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 59,401	$ 70,501

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-814	B-820	B-935	B-899	B-787	
	VIRGINIA SOUTHERN BANK	VIRGINIA CITIZENS BANK	*MINERS EXCHANGE BANK	*PIEDMONT TRUST BANK	*FIRST VIRGINIA BANK—NORTHERN NECK COLONIAL BEACH	
	CLARKSVILLE	CLINTWOOD	COEBURN	COLLINSVILLE		
	3 OFFICES	1 OFFICE	1 OFFICE	8 OFFICES	6 OFFICES	
	$ 1,809	$ 5,021	$ 2,140	$ 29,698	$ 3,237	1
	3,636	1,450	—	7,548	13,676	2
	2,162	—	11,699	20,500	2,996	3
	790	4,602	300	18,295	12,298	4
	—	—	69	3,288	90	5
	2,115	4,515	—	5,400	—	6
	23,709	10,589	13,902	102,091	39,754	7
	122	80	122	1,509	417	8
	23,587	10,509	13,780	100,582	39,337	9
	—	—	—	58	—	10
	1,225	297	855	3,071	1,903	11
	—	—	151	137	—	12
	397	300	504	2,302	963	13
	$ 35,721	$ 26,694	$ 29,498	$ 190,879	$ 74,500	14
	$ 4,482	$ 1,897	$ 2,681	$ 22,703	$ 8,127	15
	27,756	18,993	11,740	133,406	59,454	16
	222	149	12	293	49	17
	47	2,181	8,546	11,064	474	18
	18	70	58	1,307	215	19
	$ 32,525	$ 23,290	$ 23,037	$ 168,773	$ 68,319	20
	—	—	—	—	—	21
	$ 32,525	$ 23,290	$ 23,037	$ 168,773	$ 68,319	22
	—	—	3,611	5,413	—	23
	—	—	—	1,739	154	24
	—	—	—	20	27	25
	890	246	263	2,677	891	26
	$ 33,415	$ 23,536	$ 26,911	$ 178,622	$ 69,391	27
	—	—	—	—	—	28
	$ 930	$ 255	$ 1,150	$ 3,690	$ 1,500	29
	643	255	1,150	2,000	1,500	30
	733	2,648	287	6,567	2,109	31
	$ 2,306	$ 3,158	$ 2,587	$ 12,257	$ 5,109	32
	$ 35,721	$ 26,694	$ 29,498	$ 190,879	$ 74,500	33

REPORT OF CONDITION

	B-932	B-893
	*FIRST VIRGINIA BANK—HIGHLANDS	*THE STATE BANK OF THE ALLEGHENIES
	COVINGTON	COVINGTON
	3 OFFICES	1 OFFICE
ASSETS		
1. Cash and due from depository institutions	$ 2,942	$ 1,002
2. U.S. Treasury securities	13,513	798
3. Obligations of other U.S. Government agencies & corps.	10,663	2,499
4. Obligations of States & political subdivisions in the U.S.	16,040	—
5. All other securities	104	23
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	835	1,770
7. Loans, Total (excluding unearned income)	34,901	7,063
8. Less: allowance for possible loan losses	651	496
9. Loans, Net	34,250	6,567
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	2,260	391
12. Real estate owned other than bank premises	13	25
13. All other assets	1,741	168
14. TOTAL ASSETS	$ 82,361	$ 13,243
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 8,478	$ 2,240
16. Time & savings deposits of individuals, partnerships & corporations	64,146	9,859
17. Deposits of U.S. Government	22	—
18. Deposits of States & political subdivisions in the U.S.	2,060	53
19. Certified and officers' checks	316	36
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 75,022	$ 12,188
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 75,022	$ 12,188
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	470	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	936	128
27. TOTAL LIABILITIES	$ 76,428	$ 12,316
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,000	$ 445
30. Surplus	2,300	467
31. Undivided profits & reserves for contingencies & other capital reserves	2,633	15
32. TOTAL EQUITY CAPITAL	$ 5,933	$ 927
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 82,361	$ 13,243

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-933	B-471	B-894	B-655	B-755	
	*FIRST VIRGINIA BANK—DAMASCUS	FIRST STATE BANK	*PEOPLES BANK OF DANVILLE	*VIRGINIA BANK AND TRUST COMPANY	THE PRINCE WILLIAM BANK	
	DAMASCUS	DANVILLE	DANVILLE	DANVILLE	DUMFRIES	
	4 OFFICES	1 OFFICE	5 OFFICES	3 OFFICES	3 OFFICES	
	$ 1,266	$ 890	$ 18,184	$ 5,790	$ 1,411	1
	5,906	1,369	—	1,574	1,119	2
	4,304	500	7,758	10,865	—	3
	7,222	2,737	11,533	4,749	—	4
	48	—	64	35	—	5
	1,410	1,450	—	1,380	450	6
	20,372	7,075	28,560	15,830	7,080	7
	232	40	72	144	64	8
	20,140	7,035	28,488	15,686	7,016	9
	—	—	—	—	—	10
	465	381	1,661	831	292	11
	44	—	183	—	—	12
	895	211	1,544	713	177	13
	$ 41,700	$ 14,573	$ 69,415	$ 41,623	$ 10,465	14
	$ 3,902	$ 1,164	$ 10,642	$ 5,747	$ 4,562	15
	33,224	10,100	45,346	32,000	4,838	16
	11	—	—	16	89	17
	211	222	7,028	65	98	18
	213	95	109	186	151	19
	$ 37,561	$ 11,581	$ 63,125	$ 38,014	$ 9,738	20
	—	—	—	—	—	21
	$ 37,561	$ 11,581	$ 63,125	$ 38,014	$ 9,738	22
	—	—	725	—	—	23
	—	304	447	—	—	24
	—	22	425	—	—	25
	521	186	656	783	100	26
	$ 38,082	$ 12,093	$ 65,378	$ 38,797	$ 9,838	27
	—	—	500	—	—	28
	$ 800	$ 250	$ 915	$ 375	$ 635	29
	800	1,500	1,232	450	376	30
	2,018	730	1,390	2,001	(384)	31
	$ 3,618	$ 2,480	$ 3,537	$ 2,826	$ 627	32
	$ 41,700	$ 14,573	$ 69,415	$ 41,623	$ 10,465	33

REPORT OF CONDITION

	B-531	B-856
	THE EASTVILLE BANK	*THE FARMERS BANK OF EDINBURG, INCORPORATED
	EASTVILLE	EDINBURG
	1 OFFICE	2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 554	$ 8,120
2. U.S. Treasury securities	2,797	2,892
3. Obligations of other U.S. Government agencies & corps.	3,754	726
4. Obligations of States & political subdivisions in the U.S.	1,597	1,904
5. All other securities	—	33
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,400	—
7. Loans, Total (excluding unearned income)	9,332	18,517
8. Less: allowance for possible loan losses	84	267
9. Loans, Net	9,248	18,250
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	341	274
12. Real estate owned other than bank premises	—	—
13. All other assets	410	428
14. TOTAL ASSETS	$ 20,101	$ 32,627
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 2,610	$ 3,814
16. Time & savings deposits of individuals, partnerships & corporations	14,238	24,973
17. Deposits of U.S. Government	42	13
18. Deposits of States & political subdivisions in the U.S.	352	122
19. Certified and officers' checks	67	78
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 17,309	$ 29,000
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 17,309	$ 29,000
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	700
25. Mortgage indebtedness and liability for capitalized leases	—	7
26. All other liabilities	235	334
27. TOTAL LIABILITIES	$ 17,544	$ 30,041
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 275	$ 222
30. Surplus	400	888
31. Undivided profits & reserves for contingencies & other capital reserves	1,882	1,476
32. TOTAL EQUITY CAPITAL	$ 2,557	$ 2,586
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 20,101	$ 32,627

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-508	B-430	B-904	B-713	B-746	
	PEOPLES BANK OF EWING	THE PEOPLES TRUST BANK	*THE GEORGE MASON BANK	GUARANTY BANK AND TRUST COMPANY	*FIRST VIRGINIA BANK	
	EWING	EXMORE	FAIRFAX	FAIRFAX	FALLS CHURCH	
	2 OFFICES	1 OFFICE	2 OFFICES	3 OFFICES	73 OFFICES	
	$ 1,629	$ 1,372	$ 3,613	$ 7,992	$ 89,096	1
	1,617	3,895	4,766	8,803	112,078	2
	3,517	9,804	8,750	3,500	16,307	3
	2,617	619	9,163	8,917	97,961	4
	—	—	60	10	1,116	5
	1,500	965	1,145	10,000	645	6
	5,575	8,863	27,753	54,561	695,771	7
	55	51	211	538	9,354	8
	5,520	8,812	27,542	54,023	686,417	9
	—	—	—	—	2,924	10
	219	491	1,178	3,272	22,461	11
	91	—	—	851	799	12
	415	389	1,017	1,656	14,327	13
	$ 17,125	$ 26,347	$ 57,234	$ 99,024	$1,044,131	14
	$ 2,599	$ 3,471	$ 9,659	$ 23,633	$ 220,093	15
	12,183	19,673	41,195	60,206	724,336	16
	3	21	46	118	943	17
	100	447	101	3,161	6,785	18
	211	80	1,184	1,059	8,397	19
	$ 15,096	$ 23,692	$ 52,185	$ 88,177	$ 960,554	20
	—	—	—	—	—	21
	$ 15,096	$ 23,692	$ 52,185	$ 88,177	$ 960,554	22
	—	—	231	1,200	5,539	23
	—	—	418	—	—	24
	—	—	—	—	325	25
	240	340	402	833	11,065	26
	$ 15,336	$ 24,032	$ 53,236	$ 90,210	$ 977,483	27
	—	—	—	—	—	28
	$ 235	$ 400	$ 1,185	$ 2,298	$ 14,300	29
	465	300	938	2,668	19,934	30
	1,089	1,615	1,875	3,848	32,414	31
	$ 1,789	$ 2,315	$ 3,998	$ 8,814	$ 66,648	32
	$ 17,125	$ 26,347	$ 57,234	$ 99,024	$1,044,131	33

REPORT OF CONDITION

	B-550 THE PEOPLES BANK OF STAFFORD FALMOUTH 5 OFFICES	B-85 THE BANK OF FINCASTLE FINCASTLE 2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 2,595	$ 1,277
2. U.S. Treasury securities	7,536	1,480
3. Obligations of other U.S. Government agencies & corps.	—	2,356
4. Obligations of States & political subdivisions in the U.S.	6,476	942
5. All other securities	—	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	400	1,000
7. Loans, Total (excluding unearned income)	15,980	7,606
8. Less: allowance for possible loan losses	203	56
9. Loans, Net	15,777	7,550
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,018	171
12. Real estate owned other than bank premises	—	—
13. All other assets	483	159
14. TOTAL ASSETS	$ 34,285	$ 14,935
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 8,269	$ 2,472
16. Time & savings deposits of individuals, partnerships & corporations	21,479	10,282
17. Deposits of U.S. Government	2	40
18. Deposits of States & political subdivisions in the U.S.	517	477
19. Certified and officers' checks	266	44
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 30,533	$ 13,315
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 30,533	$ 13,315
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	450
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	201	112
27. TOTAL LIABILITIES	$ 30,734	$ 13,877
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 600	$ 54
30. Surplus	1,250	324
31. Undivided profits & reserves for contingencies & other capital reserves	1,701	680
32. TOTAL EQUITY CAPITAL	$ 3,551	$ 1,058
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 34,285	$ 14,935

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-799	B-87	B-941	B-951	B-768	
	PLANTERS BANK & TRUST COMPANY OF VIRGINIA	THE BANK OF FLOYD	*BLUE RIDGE BANK	*THE COMMUNITY BANK OF FOREST	THE BANK OF FRANKLIN	
	FISHERSVILLE	FLOYD	FLOYD	FOREST	FRANKLIN	
	8 OFFICES	1 OFFICE	1 OFFICE	2 OFFICES	2 OFFICES	
	$ 4,477	$ 4,052	$ 409	$ 586	$ 1,626	1
	12,434	11,479	—	500	1,100	2
	12,963	14,752	1,091	2,841	1,800	3
	16,032	7,096	—	—	1,406	4
	—	—	18	1,024	—	5
	—	1,250	—	—	3,200	6
	54,341	21,077	8,729	3,969	12,406	7
	628	497	3	37	106	8
	53,713	20,580	8,726	3,932	12,300	9
	—	—	—	—	—	10
	2,153	647	173	670	544	11
	—	—	109	—	—	12
	1,181	1,140	112	89	192	13
	$ 102,953	$ 60,996	$ 10,638	$ 9,642	$ 22,168	14
	$ 15,085	$ 5,553	$ 373	$ 1,784	$ 3,535	15
	74,291	48,437	8,676	5,426	16,785	16
	1	8	—	13	3	17
	2,674	1,233	200	967	18	18
	482	311	141	165	235	19
	$ 92,533	$ 55,542	$ 9,390	$ 8,355	$ 20,576	20
	—	—	—	—	—	21
	$ 92,533	$ 55,542	$ 9,390	$ 8,355	$ 20,576	22
	1,100	—	—	121	—	23
	—	—	463	—	—	24
	—	—	171	342	—	25
	1,045	576	32	37	151	26
	$ 94,678	$ 56,118	$ 10,056	$ 8,855	$ 20,727	27
	—	—	—	—	—	28
	$ 2,234	$ 600	$ 510	$ 527	$ 209	29
	2,234	1,200	90	264	417	30
	3,807	3,078	(18)	(4)	815	31
	$ 8,275	$ 4,878	$ 582	$ 787	$ 1,441	32
	$ 102,953	$ 60,996	$ 10,638	$ 9,642	$ 22,168	33

REPORT OF CONDITION

	B-801 THE PEOPLES BANK OF FRONT ROYAL FRONT ROYAL 1 OFFICE	B-792 *BANK OF GOOCHLAND GOOCHLAND 3 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 989	$ 2,249
2. U.S. Treasury securities	—	10,543
3. Obligations of other U.S. Government agencies & corps.	1,012	4,193
4. Obligations of States & political subdivisions in the U.S.	2,282	6,128
5. All other securities	—	30
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	850	1,330
7. Loans, Total (excluding unearned income)	8,980	22,222
8. Less: allowance for possible loan losses	76	244
9. Loans, Net	8,904	21,978
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	425	741
12. Real estate owned other than bank premises	32	—
13. All other assets	194	728
14. TOTAL ASSETS	$ 14,688	$ 47,920
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 2,450	$ 6,540
16. Time & savings deposits of individuals, partnerships & corporations	10,304	35,579
17. Deposits of U.S. Government	24	27
18. Deposits of States & political subdivisions in the U.S.	242	1,471
19. Certified and officers' checks	37	183
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 13,057	$ 43,800
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 13,057	$ 43,800
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	95
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	186	572
27. TOTAL LIABILITIES	$ 13,243	$ 44,467
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 533	$ 500
30. Surplus	408	500
31. Undivided profits & reserves for contingencies & other capital reserves	504	2,453
32. TOTAL EQUITY CAPITAL	$ 1,445	$ 3,453
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 14,688	$ 47,920

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

B-809 *MINER'S AND MERCHANT'S BANK AND TRUST COMPANY GRUNDY 2 OFFICES	B-926 *DICKENSON-BUCHANAN BANK HAYSI 2 OFFICES	B-291 *BANK OF NORTHUMBERLAND INCORPORATED HEATHSVILLE 2 OFFICES	B-898 *BANK OF CARROLL HILLSVILLE 3 OFFICES	B-767 PEOPLES BANK, INC. HONAKER 4 OFFICES	
$ 1,546	$ 765	$ 1,197	$ 6,551	$ 5,535	1
199	2,349	1,764	1,000	1,006	2
1,019	2,168	4,939	2,242	3,240	3
5,370	—	6,140	933	3,954	4
74	45	30	21	—	5
900	597	—	210	325	6
19,529	4,187	24,878	6,675	24,653	7
483	39	195	24	246	8
19,046	4,148	24,683	6,651	24,407	9
—	—	—	—	—	10
395	233	483	362	676	11
219	30	—	—	234	12
352	191	39	355	447	13
$ 29,120	$ 10,526	$ 39,275	$ 18,325	$ 39,824	14
$ 3,833	$ 754	$ 3,945	$ 3,132	$ 5,188	15
19,469	5,618	31,270	12,994	26,517	16
61	2	49	—	112	17
3,527	2,341	191	695	4,186	18
153	27	134	65	319	19
$ 27,043	$ 8,742	$ 35,589	$ 16,886	$ 36,322	20
—	—	—	—	—	21
$ 27,043	$ 8,742	$ 35,589	$ 16,886	$ 36,322	22
—	—	—	—	—	23
—	6	350	—	—	24
—	—	—	25	—	25
264	108	340	239	520	26
$ 27,307	$ 8,856	$ 36,279	$ 17,150	$ 36,842	27
—	—	—	—	—	28
$ 572	$ 750	$ 318	$ 250	$ 370	29
1,906	750	682	450	514	30
(665)	170	1,996	475	2,098	31
$ 1,813	$ 1,670	$ 2,996	$ 1,175	$ 2,982	32
$ 29,120	$ 10,526	$ 39,275	$ 18,325	$ 39,824	33

REPORT OF CONDITION

	B-796 *FIRST VIRGINIA BANK—SOUTH HURT 5 OFFICES	B-778 THE LUNENBURG COUNTY BANK KENBRIDGE 2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 3,640	$ 916
2. U.S. Treasury securities	11,738	199
3. Obligations of other U.S. Government agencies & corps.	3,446	1,705
4. Obligations of States & political subdivisions in the U.S.	9,140	2,268
5. All other securities	60	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	1,500
7. Loans, Total (excluding unearned income)	42,927	10,325
8. Less: allowance for possible loan losses	540	59
9. Loans, Net	42,387	10,266
10. Lease financing receivables	50	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,224	573
12. Real estate owned other than bank premises	—	20
13. All other assets	1,194	208
14. TOTAL ASSETS	$ 72,879	$ 17,655
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 6,448	$ 2,144
16. Time & savings deposits of individuals, partnerships & corporations	58,686	13,208
17. Deposits of U.S. Government	27	42
18. Deposits of States & political subdivisions in the U.S.	91	493
19. Certified and officers' checks	419	86
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 65,671	$ 15,973
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 65,671	$ 15,973
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	413	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	745	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	1,014	250
27. TOTAL LIABILITIES	$ 67,843	$ 16,223
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,200	$ 184
30. Surplus	800	362
31. Undivided profits & reserves for contingencies & other capital reserves	3,036	886
32. TOTAL EQUITY CAPITAL	$ 5,036	$ 1,432
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 72,879	$ 17,655

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-625	B-832	B-739	B-892	B-848	
	*BANK OF LANCASTER	*KING GEORGE STATE BANK INC.	*THE BANK OF BRUNSWICK	*FIRST RUSSELL COUNTY BANK AND TRUST COMPANY	*THE BANK OF LOUISA	
	KILMARNOCK	KING GEORGE	LAWRENCE-VILLE	LEBANON	LOUISA	
	1 OFFICE	1 OFFICE	1 OFFICE	1 OFFICE	2 OFFICES	
	$ 3,363	$ 907	$ 573	$ 1,396	$ 702	1
	2,284	—	601	603	—	2
	5,804	—	4,734	1,242	1,306	3
	5,888	1,688	807	356	1,401	4
	858	118	122	24	15	5
	1,770	1,300	2,410	1,525	400	6
	32,984	7,683	7,171	9,059	7,952	7
	310	76	70	45	19	8
	32,674	7,607	7,101	9,014	7,933	9
	—	—	—	—	—	10
	1,648	225	253	569	428	11
	49	—	—	—	—	12
	879	104	339	195	147	13
	$ 55,217	$ 11,949	$ 16,940	$ 14,924	$ 12,332	14
	$ 5,127	$ 1,758	$ 1,429	$ 1,437	$ 1,844	15
	44,680	7,899	13,659	9,076	9,072	16
	73	7	118	—	12	17
	386	822	236	3,080	122	18
	219	27	—	63	63	19
	$ 50,485	$ 10,513	$ 15,442	$ 13,656	$ 11,113	20
	—	—	—	—	—	21
	$ 50,485	$ 10,513	$ 15,442	$ 13,656	$ 11,113	22
	—	—	—	—	—	23
	—	—	—	—	—	24
	—	—	—	2	—	25
	264	125	241	103	415	26
	$ 50,749	$ 10,638	$ 15,683	$ 13,761	$ 11,528	27
	—	—	—	—	—	28
	$ 945	$ 300	$ 243	$ 500	$ 250	29
	1,112	300	485	500	250	30
	2,411	711	529	163	304	31
	$ 4,468	$ 1,311	$ 1,257	$ 1,163	$ 804	32
	$ 55,217	$ 11,949	$ 16,940	$ 14,924	$ 12,332	33

REPORT OF CONDITION

	B-821 PEOPLES BANK OF NELSON LOVINGSTON 2 OFFICES	B-817 *BANK OF THE JAMES MANAKIN-SABOT 5 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 1,812	$ 1,577
2. U.S. Treasury securities	1,004	499
3. Obligations of other U.S. Government agencies & corps.	1,699	2,717
4. Obligations of States & political subdivisions in the U.S.	221	283
5. All other securities	40	21
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,050	1,675
7. Loans, Total (excluding unearned income)	11,681	10,344
8. Less: allowance for possible loan losses	102	101
9. Loans, Net	11,579	10,243
10. Lease financing receivables	46	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	554	516
12. Real estate owned other than bank premises	100	—
13. All other assets	247	306
14. TOTAL ASSETS	$ 18,352	$ 17,837
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 1,874	$ 3,114
16. Time & savings deposits of individuals, partnerships & corporations	12,448	12,577
17. Deposits of U.S. Government	—	20
18. Deposits of States & political subdivisions in the U.S.	1,894	350
19. Certified and officers' checks	306	395
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 16,522	$ 16,456
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 16,522	$ 16,456
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	60	—
25. Mortgage indebtedness and liability for capitalized leases	34	151
26. All other liabilities	409	—
27. TOTAL LIABILITIES	$ 17,025	$ 16,607
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 402	$ 331
30. Surplus	437	352
31. Undivided profits & reserves for contingencies & other capital reserves	488	547
32. TOTAL EQUITY CAPITAL	$ 1,327	$ 1,230
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 18,352	$ 17,837

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

B-890	B-129	B-131	B-708	B-745	
INDEPENDENT BANK OF MANASSAS	THE BANK OF MARION	THE BANK OF McKENNEY, INCORPORATED	FIRST AMERICAN BANK OF VIRGINIA	THE McLEAN BANK	
MANASSAS	MARION	McKENNEY	McLEAN	McLEAN	
1 OFFICE	3 OFFICES	1 OFFICE	67 OFFICES	4 OFFICES	
$ 2,033	$ 3,452	$ 457	$ 279,812	$ 8,559	1
1,675	2,905	940	282,648	1,198	2
—	9,142	3,107	44,671	2,697	3
—	4,957	662	143,151	10,470	4
—	—	10	3,027	49	5
3,200	1,700	2,480	90,415	4,850	6
10,859	25,798	6,038	851,255	46,760	7
125	268	98	5,852	314	8
10,734	25,530	5,940	845,403	46,446	9
—	—	—	1,994	—	10
1,020	831	48	46,829	1,933	11
—	3	—	1,037	—	12
153	841	—	46,916	1,705	13
$ 18,815	$ 49,361	$ 13,644	$1,785,903	$ 77,907	14
$ 7,126	$ 5,029	$ 1,566	$ 360,243	$ 22,030	15
9,021	38,261	9,867	1,074,838	50,401	16
—	171	1	2,994	95	17
—	842	1,168	99,818	—	18
582	310	79	17,976	604	19
$ 16,729	$ 44,613	$ 12,681	$1,555,869	$ 73,130	20
—	—	—	—	—	21
$ 16,729	$ 44,613	$ 12,681	$1,555,869	$ 73,130	22
—	—	—	86,637	—	23
—	—	—	6,978	—	24
—	20	—	63	89	25
279	552	1	21,562	543	26
$ 17,008	$ 45,185	$ 12,682	$1,671,109	$ 73,762	27
—	—	—	1,788	—	28
$ 750	$ 1,000	$ 25	$ 46,225	$ 631	29
543	500	320	18,829	1,219	30
514	2,676	617	47,952	2,295	31
$ 1,807	$ 4,176	$ 962	$ 113,006	$ 4,145	32
$ 18,815	$ 49,361	$ 13,644	$1,785,903	$ 77,907	33

REPORT OF CONDITION

	B-134 FIRST AND CITIZENS BANK MONTEREY 1 OFFICE	B-253 THE BANK OF MONTROSS MONTROSS 3 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 904	$ 1,955
2. U.S. Treasury securities	611	3,759
3. Obligations of other U.S. Government agencies & corps.	3,550	3,764
4. Obligations of States & political subdivisions in the U.S.	4,415	1,984
5. All other securities	—	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,600	—
7. Loans, Total (excluding unearned income)	5,890	24,758
8. Less: allowance for possible loan losses	105	236
9. Loans, Net	5,785	24,522
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	151	1,571
12. Real estate owned other than bank premises	—	189
13. All other assets	330	485
14. TOTAL ASSETS	$ 17,346	$ 38,229
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 2,966	$ 4,724
16. Time & savings deposits of individuals, partnerships & corporations	10,888	29,524
17. Deposits of U.S. Government	—	7
18. Deposits of States & political subdivisions in the U.S.	896	723
19. Certified and officers' checks	65	125
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 14,815	$ 35,103
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 14,815	$ 35,103
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	499	313
27. TOTAL LIABILITIES	$ 15,314	$ 35,416
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 60	$ 755
30. Surplus	150	808
31. Undivided profits & reserves for contingencies & other capital reserves	1,822	1,250
32. TOTAL EQUITY CAPITAL	*$ 2,032	$ 2,813
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 17,346	$ 38,229

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-384	B-443	B-725	B-762	B-614	
	*PEOPLES BANK OF MONTROSS	*THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY	*AMERICAN BANK	*BANK OF THE COMMON-WEALTH	FIRST VIRGINIA BANK OF TIDEWATER	
	MONTROSS	NEW CASTLE	NEWPORT NEWS	NORFOLK	NORFOLK	
	1 OFFICE	1 OFFICE	4 OFFICES	6 OFFICES	34 OFFICES	
	$ 855	$ 399	$ 1,658	$ 3,159	$ 24,098	1
	1,199	1,462	900	550	47,019	2
	—	1,727	650	4,296	7,585	3
	4,270	1,109	1,098	1,648	40,018	4
	22	31	27	51	30	5
	2,000	400	100	2,690	2,560	6
	15,801	5,389	10,424	15,996	126,998	7
	33	49	99	107	1,650	8
	15,768	5,340	10,325	15,976	125,348	9
	—	—	—	—	—	10
	436	105	506	882	8,181	11
	—	—	146	—	86	12
	313	200	249	541	3,554	13
	$ 24,863	$ 10,773	$ 15,659	$ 29,686	$ 258,479	14
	$ 3,031	$ 1,182	$ 3,922	$ 5,579	$ 56,379	15
	18,272	7,713	9,166	18,000	176,158	16
	1	5	28	23	204	17
	1,290	844	401	3,103	1,344	18
	52	39	158	240	2,333	19
	$ 22,646	$ 9,783	$ 13,675	$ 26,945	$ 236,418	20
	—	—	—	—	—	21
	$ 22,646	$ 9,783	$ 13,675	$ 26,945	$ 236,418	22
	—	—	—	—	1,663	23
	—	—	—	206	—	24
	—	—	152	—	—	25
	63	19	140	310	2,344	26
	$ 22,709	$ 9,802	$ 13,967	$ 27,461	$ 240,425	27
	—	—	—	—	—	28
	$ 124	$ 150	$ 389	$ 923	$ 6,012	29
	629	230	552	785	4,310	30
	1,401	591	751	517	7,732	31
	$ 2,154	$ 971	$ 1,692	$ 2,225	$ 18,054	32
	$ 24,863	$ 10,773	$ 15,659	$ 29,686	$ 258,479	33

REPORT OF CONDITION

	B-947 *HERITAGE BANK & TRUST NORFOLK 2 OFFICES	B-912 *FIRST VIRGINIA BANK–EASTERN SHORE ONANCOCK 3 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 2,670	$ 1,487
2. U.S. Treasury securities	1,006	7,541
3. Obligations of other U.S. Government agencies & corps.	2,250	100
4. Obligations of States & political subdivisions in the U.S.	3,310	5,692
5. All other securities	60	36
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	2,295	55
7. Loans, Total (excluding unearned income)	16,602	17,491
8. Less: allowance for possible loan losses	167	172
9. Loans, Net	16,435	17,319
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	907	765
12. Real estate owned other than bank premises	—	—
13. All other assets	478	495
14. TOTAL ASSETS	$ 29,411	33,490
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 6,477	$ 3,593
16. Time & savings deposits of individuals, partnerships & corporations	13,690	26,520
17. Deposits of U.S. Government	33	67
18. Deposits of States & political subdivisions in the U.S.	5,313	500
19. Certified and officers' checks	148	200
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 25,661	$ 30,880
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 25,661	$ 30,880
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	500	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	149	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	197	427
27. TOTAL LIABILITIES	$ 26,507	$ 31,307
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,000	$ 800
30. Surplus	1,003	400
31. Undivided profits & reserves for contingencies & other capital reserves	901	983
32. TOTAL EQUITY CAPITAL	$ 2,904	$ 2,183
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 29,411	$ 33,490

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

B-274 FARMERS & MERCHANTS BANK– EASTERN SHORE ONLEY 4 OFFICES	B-777 *FIRST VIRGINIA BANK OF ORANGE ORANGE 1 OFFICE	B-900 *FARMERS AND MINERS BANK OF LEE COUNTY PENNINGTON GAP 2 OFFICES	B-164 LEE BANK & TRUST COMPANY PENNINGTON GAP 5 OFFICES	B-846 *THE COMMUNITY BANK PETERSBURG 4 OFFICES	
$ 2,721	$ 538	$ 2,564	$ 9,797	$ 1,314	1
2,260	2,930	2,048	4,921	450	2
17,199	—	3,202	8,641	1,001	3
9,863	1,275	1,371	6,891	321	4
—	11	30	—	28	5
1,150	470	3,035	10,000	1,855	6
36,837	7,221	10,740	14,589	8,892	7
196	77	134	200	72	8
36,641	7,144	10,606	14,389	8,820	9
—	—	32	—	—	10
1,354	208	656	1,010	932	11
—	—	—	—	102	12
1,293	132	486	970	80	13
$ 72,481	$ 12,708	$ 24,030	$ 56,619	$ 14,903	14
$ 7,720	$ 1,527	$ 1,667	$ 6,579	$ 3,719	15
57,039	10,086	17,160	42,775	7,433	16
19	2	2	26	30	17
1,056	76	2,992	1,436	778	18
412	67	225	153	200	19
$ 66,246	$ 11,758	$ 22,046	$ 50,969	$ 12,160	20
—	—	—	—	—	21
$ 66,246	$ 11,758	$ 22,046	$ 50,969	$ 12,160	22
—	—	—	—	1,300	23
—	—	—	—	—	24
—	—	—	—	—	25
1,026	131	392	709	147	26
$ 67,272	$ 11,889	$ 22,438	$ 51,678	$ 13,607	27
—	—	—	—	—	28
$ 900	$ 200	$ 500	$ 200	$ 461	29
1,200	175	500	500	461	30
3,109	444	592	4,241	374	31
$ 5,209	$ 819	$ 1,592	$ 4,941	$ 1,296	32
$ 72,481	$ 12,708	$ 24,030	$ 56,619	$ 14,903	33

REPORT OF CONDITION

	B-368 *THE BANK OF CHARLOTTE COUNTY PHENIX 3 OFFICES	B-950 CITIZENS TRUST BANK PORTSMOUTH 12 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 800	$ 15,042
2. U.S. Treasury securities	1,009	6,810
3. Obligations of other U.S. Government agencies & corps.	4,292	4,177
4. Obligations of States & political subdivisions in the U.S.	2,227	20,855
5. All other securities	13	1,036
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,150	—
7. Loans, Total (excluding unearned income)	9,540	92,558
8. Less: allowance for possible loan losses	162	1,004
9. Loans, Net	9,378	91,554
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	400	3,661
12. Real estate owned other than bank premises	25	—
13. All other assets	249	2,472
14. TOTAL ASSETS	$ 19,543	$ 145,607
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 1,856	$ 27,920
16. Time & savings deposits of individuals, partnerships & corporations	14,452	93,400
17. Deposits of U.S. Government	8	116
18. Deposits of States & political subdivisions in the U.S.	1,480	1,171
19. Certified and officers' checks	134	916
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 17,930	$ 123,523
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 17,930	$ 123,523
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	8,562
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	412
26. All other liabilities	236	1,401
27. TOTAL LIABILITIES	$ 18,166	$ 133,898
28. Subordinated notes and debentures	—	2,709
EQUITY CAPITAL		
29. Common stock	$ 125	$ 1,838
30. Surplus	300	2,052
31. Undivided profits & reserves for contingencies & other capital reserves	952	5,110
32. TOTAL EQUITY CAPITAL	$ 1,377	$ 9,000
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 19,543	$ 145,607

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

B-657 PEOPLE'S BANK OF POUND POUND 3 OFFICES	B-793 *BANK OF POWHATAN POWHATAN 3 OFFICES	B-812 *CENTRAL VIRGINIA BANK POWHATAN 1 OFFICE	B-175 BANK OF ROCKBRIDGE RAPHINE 4 OFFICES	B-374 *STATE BANK OF REMINGTON, INCORPORATED REMINGTON 3 OFFICES	
$ 4,067	$ 2,220	$ 1,475	$ 1,066	$ 1,453	1
847	10,136	299	1,306	958	2
2,704	3,313	1,758	2,019	1,146	3
5,658	6,515	2,260	2,456	3,599	4
—	60	21	—	33	5
870	100	1,900	350	—	6
25,968	27,570	14,706	14,384	22,262	7
306	335	172	132	197	8
25,662	27,235	14,534	14,252	22,065	9
—	—	—	—	—	10
892	436	338	470	741	11
142	64	—	—	46	12
1,060	778	327	302	632	13
$ 41,902	$ 50,857	$ 22,912	$ 22,221	$ 30,673	14
$ 3,579	$ 6,488	$ 2,705	$ 3,482	$ 4,373	15
31,882	35,217	17,191	16,416	22,466	16
87	58	227	71	15	17
1,502	1,758	373	44	540	18
311	331	50	44	70	19
$ 37,361	$ 43,852	$ 20,546	$ 20,057	$ 27,464	20
—	—	—	—	—	21
$ 37,361	$ 43,852	$ 20,546	$ 20,057	$ 27,464	22
—	415	—	—	260	23
—	750	13	—	49	24
83	—	171	—	—	25
744	836	310	301	300	26
$ 38,188	$ 45,853	$ 21,040	$ 20,358	$ 28,073	27
—	—	—	—	—	28
$ 350	$ 1,000	$ 500	$ 100	$ 407	29
768	1,000	200	500	681	30
2,596	3,004	1,172	1,263	1,512	31
$ 3,714	$ 5,004	$ 1,872	$ 1,863	$ 2,600	32
$ 41,902	$ 50,857	$ 22,912	$ 22,221	$ 30,673	33

REPORT OF CONDITION

	B-811 ENTERPRISE BANK CORPORATION RESTON 2 OFFICES	B-786 CLINCH VALLEY BANK AND TRUST COMPANY RICHLANDS 3 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 2,920	$ 2,537
2. U.S. Treasury securities	957	695
3. Obligations of other U.S. Government agencies & corps.	—	7,606
4. Obligations of States & political subdivisions in the U.S.	1,138	11,545
5. All other securities	—	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	625	2,860
7. Loans, Total (excluding unearned income)	19,099	28,168
8. Less: allowance for possible loan losses	124	267
9. Loans, Net	18,975	27,901
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,564	1,241
12. Real estate owned other than bank premises	477	—
13. All other assets	533	879
14. TOTAL ASSETS	$ 27,189	$ 55,264
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 13,852	$ 6,936
16. Time & savings deposits of individuals, partnerships & corporations	9,266	40,228
17. Deposits of U.S. Government	14	25
18. Deposits of States & political subdivisions in the U.S.	1	1,342
19. Certified and officers' checks	682	369
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 23,815	$ 48,900
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 23,815	$ 48,900
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	500	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	299	582
27. TOTAL LIABILITIES	$ 24,614	$ 49,482
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 725	$ 750
30. Surplus	678	1,500
31. Undivided profits & reserves for contingencies & other capital reserves	1,172	3,532
32. TOTAL EQUITY CAPITAL	$ 2,575	$ 5,782
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 27,189	$ 55,264

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

B-909	B-744	B-186	B-758	B-756	
*BANK OF VIRGINIA	*CENTRAL FIDELITY BANK	*CONSOLI-DATED BANK AND TRUST COMPANY	*FIRST VIRGINIA BANK–COLONIAL	*SOUTHERN BANK	
RICHMOND	RICHMOND	RICHMOND	RICHMOND	RICHMOND	
123 OFFICES	92 OFFICES	3 OFFICES	15 OFFICES	22 OFFICES	
$ 733,152	$ 249,478	$ 2,972	$ 10,523	$ 20,539	1
55,168	122,675	3,399	11,393	45,105	2
54,197	44,850	2,500	4,492	30,629	3
454,144	119,571	4,239	11,688	35,644	4
14,087	2,681	67	155	381	5
180,399	10,385	2,720	4,270	7,300	6
2,154,328	964,697	25,839	61,911	135,263	7
20,354	9,343	231	719	1,291	8
2,133,974	955,354	25,608	61,192	133,972	9
3,548	—	—	—	—	10
59,392	38,799	1,108	4,478	8,075	11
4,600	3,894	192	53	70	12
108,101	47,284	482	8,967	11,232	13
$3,800,762	$1,594,971	$ 43,287	$ 117,211	$ 292,947	14
$ 503,033	$ 266,269	$ 7,135	$ 30,306	$ 50,984	15
1,885,279	962,429	26,551	74,021	203,296	16
3,543	5,953	247	92	421	17
124,107	41,520	3,804	437	2,535	18
15,694	10,616	1,359	1,283	2,143	19
$2,531,656	$1,286,787	$ 39,096	$ 106,139	$ 259,379	20
501,233	—	—	—	—	21
$3,032,889	$1,286,787	$ 39,096	$ 106,139	$ 259,379	22
463,626	163,525	—	2,408	5,083	23
35,440	6,404	—	—	717	24
15,063	4,827	—	200	63	25
60,016	27,951	458	990	4,431	26
$3,607,034	$1,489,494	$ 39,554	$ 109,737	$ 269,673	27
—	—	270	—	—	28
$ 55,870	$ 26,929	$ 1,160	$ 2,750	$ 7,000	29
52,596	24,508	1,450	2,000	5,700	30
85,262	54,040	853	2,724	10,574	31
$ 193,728	$ 105,477	$ 3,463	$ 7,474	$ 23,274	32
$3,800,762	$1,594,971	$ 43,287	$ 117,211	$ 292,947	33

REPORT OF CONDITION

	B-934 *THE SUBURBAN BANK	B-919 *UNITED VIRGINIA BANK
	RICHMOND	RICHMOND
	4 OFFICES	191 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 1,142	$ 443,458
2. U.S. Treasury securities	3,543	391,727
3. Obligations of other U.S. Government agencies & corps.	898	76,233
4. Obligations of States & political subdivisions in the U.S.	—	621,975
5. All other securities	25	11,790
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	705	6,510
7. Loans, Total (excluding unearned income)	4,350	3,395,874
8. Less: allowance for possible loan losses	102	38,584
9. Loans, Net	4,248	3,357,290
10. Lease financing receivables	—	9,231
11. Bank premises, furniture, fixtures & other assets representing bank premises	551	181,988
12. Real estate owned other than bank premises	—	4,314
13. All other assets	296	281,070
14. TOTAL ASSETS	$ 11,408	$5,385,586
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 4,901	$ 930,897
16. Time & savings deposits of individuals, partnerships & corporations	5,310	2,977,845
17. Deposits of U.S. Government	—	42,498
18. Deposits of States & political subdivisions in the U.S.	1	86,700
19. Certified and officers' checks	202	44,971
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 10,414	$4,082,911
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	78,161
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 10,414	$4,161,072
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	557,804
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	55,971
25. Mortgage indebtedness and liability for capitalized leases	71	25,622
26. All other liabilities	95	246,236
27. TOTAL LIABILITIES	$ 10,580	$5,046,651
28. Subordinated notes and debentures	—	450
EQUITY CAPITAL		
29. Common stock	$ 750	$ 140,000
30. Surplus	1,250	102,184
31. Undivided profits & reserves for contingencies & other capital reserves	(1,172)	96,301
32. TOTAL EQUITY CAPITAL	$ 828	$ 338,485
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 11,408	$5,385,586

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-800	B-888	B-795	B-908	B-881	
	VIRGINIA CAPITAL BANK RICHMOND	THE WOMEN'S BANK RICHMOND	*FIRST VIRGINIA BANK–ROANOKE/ WEST ROANOKE 14 OFFICES	*FIRST VIRGINIA BANK–FRANKLIN COUNTY ROCKY MOUNT 5 OFFICES	*BANK OF GREENE RUCKERS-VILLE 1 OFFICE	
	2 OFFICES	2 OFFICES				
	$ 1,623	$ 1,677	$ 7,994	$ 2,621	$ 451	1
	1,413	2,846	28,750	23,133	523	2
	100	2,990	9,188	2,958	1,598	3
	—	200	28,111	9,948	547	4
	—	699	241	84	24	5
	1,200	1,600	—	—	1,010	6
	8,868	9,230	71,698	46,346	4,671	7
	97	116	801	480	35	8
	8,771	9,114	70,897	45,866	4,636	9
	—	—	—	—	—	10
	635	501	2,906	1,122	342	11
	156	—	82	—	—	12
	195	375	2,703	1,594	88	13
	$ 14,093	$ 20,002	$ 150,872	$ 87,326	$ 9,219	14
	$ 3,629	$ 3,382	$ 18,072	$ 6,683	$ 1,200	15
	9,418	12,428	118,726	72,966	6,336	16
	19	485	108	17	2	17
	7	1,112	1,329	642	362	18
	133	87	655	277	52	19
	$ 13,206	$ 17,494	$ 138,890	$ 80,585	$ 7,952	20
	—	—	—	—	—	21
	$ 13,206	$ 17,494	$ 138,890	$ 80,585	$ 7,952	22
	—	—	—	—	—	23
	—	467	300	—	—	24
	—	216	—	—	—	25
	49	54	1,773	982	94	26
	$ 13,255	$ 18,231	$ 140,963	$ 81,567	$ 8,046	27
	—	—	—	—	—	28
	$ 677	$ 754	$ 2,500	$ 1,600	$ 400	29
	552	755	2,500	1,200	402	30
	(391)	262	4,909	2,959	371	31
	$ 838	$ 1,771	$ 9,909	$ 5,759	$ 1,173	32
	$ 14,093	$ 20,002	$ 150,872	$ 87,326	$ 9,219	33

REPORT OF CONDITION

	B-896 *SALEM BANK & TRUST	B-205 *BANK OF SHAWSVILLE
	SALEM	SHAWSVILLE
	2 OFFICES	2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 1,894	$ 2,755
2. U.S. Treasury securities	300	1,301
3. Obligations of other U.S. Government agencies & corps.	1,094	3,776
4. Obligations of States & political subdivisions in the U.S.	1,413	1,899
5. All other securities	40	322
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,275	—
7. Loans, Total (excluding unearned income)	17,723	13,726
8. Less: allowance for possible loan losses	140	114
9. Loans, Net	17,583	13,612
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	509	798
12. Real estate owned other than bank premises	114	146
13. All other assets	389	453
14. TOTAL ASSETS	$ 24,611	$ 25,062
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 4,351	$ 2,088
16. Time & savings deposits of individuals, partnerships & corporations	16,960	19,267
17. Deposits of U.S. Government	29	6
18. Deposits of States & political subdivisions in the U.S.	1,178	734
19. Certified and officers' checks	218	263
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 22,736	$ 22,358
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 22,736	$ 22,358
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	525
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	492
26. All other liabilities	119	290
27. TOTAL LIABILITIES	$ 22,855	$ 23,665
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 725	$ 190
30. Surplus	796	478
31. Undivided profits & reserves for contingencies & other capital reserves	235	729
32. TOTAL EQUITY CAPITAL	$ 1,756	$ 1,397
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 24,611	$ 25,062

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-791	B-260	B-212	B-874	B-422	
	*BANK OF ISLE OF WIGHT	*THE CITIZENS BANK, INCORPORATED	BANK OF SPEEDWELL, INCORPORATED	*CONTINENTAL BANK AND TRUST COMPANY	*FIRST VIRGINIA BANK OF AUGUSTA	
	SMITHFIELD	SOUTH HILL	SPEEDWELL	SPRINGFIELD	STAUNTON	
	1 OFFICE	2 OFFICES	6 OFFICES	2 OFFICES	7 OFFICES	
	$ 942	$ 1,764	$ 2,307	$ 1,580	$ 2,231	1
	881	915	3,773	1,253	3,507	2
	1,498	10,133	5,970	1,301	2,195	3
	1,723	6,059	4,101	1,746	4,459	4
	22	45	—	62	59	5
	—	1,550	1,665	350	910	6
	13,109	21,419	30,067	10,861	27,127	7
	79	269	345	105	297	8
	13,030	21,150	29,722	10,756	26,830	9
	—	—	—	—	—	10
	473	315	1,474	1,334	1,054	11
	—	—	—	261	41	12
	134	462	694	256	615	13
	$ 18,703	$ 42,393	$ 49,706	$ 18,899	$ 41,901	14
	$ 2,558	$ 5,899	$ 5,986	$ 5,086	$ 6,513	15
	12,141	31,888	36,959	10,606	31,325	16
	5	66	43	93	17	17
	1,484	693	2,827	101	95	18
	63	291	220	315	306	19
	$ 16,251	$ 38,837	$ 46,035	$ 16,201	$ 38,256	20
	—	—	—	—	—	21
	$ 16,251	$ 38,837	$ 46,035	$ 16,201	$ 38,256	22
	150	—	—	—	221	23
	750	—	—	—	—	24
	—	—	45	—	—	25
	193	383	652	169	517	26
	$ 17,344	$ 39,220	$ 46,732	$ 16,370	$ 38,994	27
	—	—	—	—	—	28
	$ 346	$ 742	$ 200	$ 1,083	$ 1,000	29
	382	742	980	986	900	30
	631	1,689	1,794	460	1,007	31
	$ 1,359	$ 3,173	$ 2,974	$ 2,529	$ 2,907	32
	$ 18,703	$ 42,393	$ 49,706	$ 18,899	$ 41,901	33

REPORT OF CONDITION

	B-931	B-731
	*COMMUNITY BANK AND TRUST COMPANY OF VIRGINIA STERLING	*BANK OF SUFFOLK SUFFOLK
	1 OFFICE	4 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 685	$ 2,112
2. U.S. Treasury securities	500	2,498
3. Obligations of other U.S. Government agencies & corps.	100	5,905
4. Obligations of States & political subdivisions in the U.S.	—	5,347
5. All other securities	51	30
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	970	900
7. Loans, Total (excluding unearned income)	1,363	9,986
8. Less: allowance for possible loan losses	12	79
9. Loans, Net	1,351	9,907
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	363	689
12. Real estate owned other than bank premises	—	—
13. All other assets	30	399
14. TOTAL ASSETS	$ 4,050	$ 27,787
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 988	$ 4,870
16. Time & savings deposits of individuals, partnerships & corporations	1,055	19,391
17. Deposits of U.S. Government	4	12
18. Deposits of States & political subdivisions in the U.S.	1	469
19. Certified and officers' checks	119	147
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 2,167	$ 24,889
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 2,167	$ 24,889
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	4	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	16	297
27. TOTAL LIABILITIES	$ 2,187	$ 25,186
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,400	$ 420
30. Surplus	300	580
31. Undivided profits & reserves for contingencies & other capital reserves	163	1,601
32. TOTAL EQUITY CAPITAL	$ 1,863	$ 2,601
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 4,050	$ 27,787

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

B-788	B-600	B-297	B-224	B-920	
*FIRST VIRGINIA BANK–SURRY	BANK OF ESSEX	SOUTHSIDE BANK	*BANK OF TAZEWELL COUNTY	*CITIZENS BANK OF TAZEWELL	
SURRY	TAPPA-HANNOCK	TAPPA-HANNOCK	TAZEWELL	TAZEWELL	
1 OFFICE	2 OFFICES	3 OFFICES	6 OFFICES	1 OFFICE	
$ 780	$ 1,493	$ 1,956	$ 4,423	$ 1,083	1
2,720	2,142	5,448	25,750	1,270	2
600	4,624	4,288	11,102	3,722	3
3,040	3,024	8,759	12,091	—	4
20	—	—	60	45	5
1,045	650	3,200	5,700	1,460	6
6,838	15,591	33,687	32,412	7,833	7
72	158	342	442	73	8
6,766	15,433	33,345	31,970	7,750	9
—	—	—	—	—	10
106	724	906	1,485	769	11
—	—	460	67	—	12
252	424	716	1,536	219	13
$ 15,329	$ 28,514	$ 59,078	$ 94,184	$ 16,328	14
$ 1,979	$ 4,008	$ 6,875	$ 13,507	$ 1,979	15
10,877	20,894	44,571	66,129	12,196	16
10	17	9	20	4	17
937	306	1,141	2,621	113	18
40	154	506	302	94	19
$ 13,843	$ 25,379	$ 53,102	$ 82,579	$ 14,386	20
—	—	—	—	—	21
$ 13,843	$ 25,379	$ 53,102	$ 82,579	$ 14,386	22
—	—	198	—	—	23
—	—	—	126	—	24
—	—	—	—	—	25
196	604	958	1,356	209	26
$ 14,039	$ 25,983	$ 54,258	$ 84,061	$ 14,595	27
—	—	—	—	—	28
$ 150	$ 450	$ 1,195	$ 520	$ 750	29
175	300	1,195	1,483	750	30
965	1,781	2,430	8,120	233	31
$ 1,290	$ 2,531	$ 4,820	$ 10,123	$ 1,733	32
$ 15,329	$ 28,514	$ 59,078	$ 94,184	$ 16,328	33

REPORT OF CONDITION

	B-255 *FARMERS AND MERCHANTS BANK OF ROCKINGHAM TIMBERVILLE 3 OFFICES	B-229 *THE BANK OF MIDDLESEX URBANNA 4 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 2,212	$ 1,662
2. U.S. Treasury securities	3,518	1,699
3. Obligations of other U.S. Government agencies & corps.	3,602	7,967
4. Obligations of States & political subdivisions in the U.S.	10,827	8,840
5. All other securities	23	113
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	75
7. Loans, Total (excluding unearned income)	27,185	39,554
8. Less: allowance for possible loan losses	324	516
9. Loans, Net	26,861	39,038
10. Lease financing receivables	45	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	827	1,562
12. Real estate owned other than bank premises	—	309
13. All other assets	1,021	1,445
14. TOTAL ASSETS	$ 48,936	$ 62,710
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 5,254	$ 6,475
16. Time & savings deposits of individuals, partnerships & corporations	34,219	48,813
17. Deposits of U.S. Government	8	96
18. Deposits of States & political subdivisions in the U.S.	320	1,167
19. Certified and officers' checks	315	90
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 40,116	$ 56,641
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 40,116	$ 56,641
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	495	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	2,980	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	560	326
27. TOTAL LIABILITIES	$ 44,151	$ 56,967
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 480	$ 2,323
30. Surplus	280	1,425
31. Undivided profits & reserves for contingencies & other capital reserves	4,025	1,995
32. TOTAL EQUITY CAPITAL	$ 4,785	$ 5,743
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 48,936	$ 62,710

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-939	B-883	B-882	B-233	B-270	
	*THE BUSINESS BANK	*BANK OF VIRGINIA BEACH	VIRGINIA BEACH BANK OF COMMERCE	THE BANK OF SUSSEX AND SURRY	*NORTHERN NECK STATE BANK INCORPORATED	
	VIENNA	VIRGINIA BEACH	VIRGINIA BEACH	WAKEFIELD	WARSAW	
	1 OFFICE	4 OFFICES	2 OFFICES	2 OFFICES	1 OFFICE	
	$ 3,215	$ 5,918	$ 951	$ 1,413	$ 1,808	1
	2,985	2,780	200	696	3,976	2
	—	700	1,719	7,078	3,972	3
	622	5,230	2,760	5,902	7,968	4
	45	111	—	—	43	5
	1,350	7,310	2,260	2,200	2,050	6
	14,615	49,525	11,615	15,195	29,442	7
	149	515	111	189	270	8
	14,466	49,010	11,504	15,006	29,172	9
	150	—	—	—	—	10
	1,272	2,572	1,118	689	666	11
	304	12	—	—	—	12
	472	1,067	228	619	788	13
	$ 24,881	$ 74,710	$ 20,740	$ 33,603	$ 50,443	14
	$ 11,740	$ 18,053	$ 5,490	$ 3,848	$ 3,158	15
	9,559	47,889	12,423	24,010	39,439	16
	19	94	34	58	15	17
	—	—	1	1,332	2,563	18
	937	1,607	465	169	205	19
	$ 22,255	$ 67,643	$ 18,413	$ 29,417	$ 45,380	20
	—	—	—	—	—	21
	$ 22,255	$ 67,643	$ 18,413	$ 29,417	$ 45,380	22
	—	—	—	—	—	23
	—	—	—	—	—	24
	—	483	—	—	—	25
	301	762	286	336	444	26
	$ 22,556	$ 68,888	$ 18,699	$ 29,753	$ 45,824	27
	—	—	—	—	—	28
	$ 1,010	$ 1,795	$ 628	$ 400	$ 849	29
	1,006	1,899	976	1,000	583	30
	309	2,128	437	2,450	3,187	31
	$ 2,325	$ 5,822	$ 2,041	$ 3,850	$ 4,619	32
	$ 24,881	$ 74,710	$ 20,740	$ 33,603	$ 50,443	33

REPORT OF CONDITION

	B-234 *THE BANK OF WAVERLY	B-727 *THE BANK OF WEST POINT
	WAVERLY	WEST POINT
	3 OFFICES	8 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 1,609	$ 3,418
2. U.S. Treasury securities	2,671	7,646
3. Obligations of other U.S. Government agencies & corps.	1,451	4,683
4. Obligations of States & political subdivisions in the U.S.	8,513	18,649
5. All other securities	50	124
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	4,800	300
7. Loans, Total (excluding unearned income)	13,333	53,824
8. Less: allowance for possible loan losses	163	339
9. Loans, Net	13,170	53,485
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	521	2,474
12. Real estate owned other than bank premises	—	38
13. All other assets	635	1,434
14. TOTAL ASSETS	$ 33,420	$ 92,251
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 5,718	$ 8,647
16. Time & savings deposits of individuals, partnerships & corporations	20,615	67,020
17. Deposits of U.S. Government	22	33
18. Deposits of States & political subdivisions in the U.S.	1,535	5,258
19. Certified and officers' checks	161	21
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 28,051	$ 80,979
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 28,051	$ 80,979
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	3,453
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	106
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	376	1,219
27. TOTAL LIABILITIES	$ 28,427	$ 85,757
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,056	$ 2,334
30. Surplus	594	1,782
31. Undivided profits & reserves for contingencies & other capital reserves	3,343	2,378
32. TOTAL EQUITY CAPITAL	$ 4,993	$ 6,494
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 33,420	$ 92,251

*Member of Federal Reserve System

DECEMBER 31, 1983 (IN THOUSANDS OF DOLLARS)

	B-609	B-804	B-481	B-945	B-911	
	CITIZENS AND FARMERS BANK	THE COMMERCIAL AND SAVINGS BANK	FARMERS BANK, WINDSOR, VIRGINIA	*FIRST COMMON-WEALTH BANK	*FIRST VIRGINIA BANK–SHENANDOAH VALLEY	
	WEST POINT	WINCHESTER	WINDSOR	WISE	WOODSTOCK	
	4 OFFICES	7 OFFICES	1 OFFICE	1 OFFICE	8 OFFICES	
	$ 4,193	$ 16,233	$ 1,265	$ 766	$ 4,895	1
	7,495	4,632	3,447	1,157	13,185	2
	9,134	10,174	4,512	1,560	5,452	3
	15,173	5,165	5,070	—	12,514	4
	3	—	301	87	109	5
	4,210	1,350	3,200	2,710	—	6
	34,694	69,174	15,914	4,599	57,671	7
	335	689	156	4	729	8
	34,359	68,485	15,758	4,595	56,942	9
	—	—	—	—	—	10
	1,857	415	150	586	2,068	11
	20	141	—	—	11	12
	943	1,245	586	95	1,191	13
	$ 77,387	$ 107,840	$ 34,289	$ 11,556	$ 96,367	14
	$ 9,714	$ 14,381	$ 4,857	$ 1,159	$ 13,114	15
	52,314	79,974	22,747	5,701	72,563	16
	37	36	1	8	227	17
	3,135	4,601	448	1,703	696	18
	517	321	504	100	461	19
	$ 65,717	$ 99,313	$ 28,557	$ 8,671	$ 87,061	20
	—	—	—	—	—	21
	$ 65,717	$ 99,313	$ 28,557	$ 8,671	$ 87,061	22
	1,710	—	—	—	371	23
	—	310	—	—	—	24
	—	—	—	—	—	25
	866	1,074	441	31	1,296	26
	$ 68,293	$ 100,697	$ 28,998	$ 8,702	$ 88,728	27
	—	—	—	—	—	28
	$ 1,333	$ 550	$ 200	$ 1,450	$ 2,030	29
	321	2,682	1,000	1,437	1,596	30
	7,440	3,911	4,091	(33)	4,013	31
	$ 9,094	$ 7,143	$ 5,291	$ 2,854	$ 7,639	32
	$ 77,387	$ 107,840	$ 34,289	$ 11,556	$ 96,367	33

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

* Albemarle Bank and Trust Company
1425 Seminole Trail
Charlottesville 22901 (Albemarle County)
C.E.O.—W. K. King, President
Cashier—W. K. King
Br: Albemarle County—
Valley Street, Scottsville

American Bank
3301-03 Washington Avenue
Newport News 23607
C.E.O.—J. D. Bowers, President
Cashier—V. S. Knox
Brs: City of Newport News—
2600 Jefferson Avenue
12437 Warwick Boulevard
City of Portsmouth—
306 High Street

* Arlington Bank
4233 Wilson Boulevard
Arlington 22210 (Arlington County)
C.E.O.—R. M. Patterson, Jr., President
Cashier—E. E. Lattimer

Bank of Alexandria, The
1717 King Street
Alexandria 22313
C.E.O.—J. D. Holden, President
Cashier—K. Peterson

Bank of Amelia
U.S. Route 360, Amelia Courthouse
Amelia 23002 (Amelia County)
C.E.O.—U. C. Carson, Jr.
Cashier—U. C. Carson, Jr.

Bank of Brunswick, The
112 East Hicks Street
Lawrenceville 23868 (Brunswick County)
C.E.O.—J. E. Traylor, President
Cashier—F. T. Jones

Bank of Buchanan
Main Street
Buchanan 24066 (Botetourt County)
C.E.O.—H. W. Steger, III, ExVP
Cashier—J. G. Lipes

Bank of Carroll
Main & Cherry Streets
Hillsville 24343 (Carroll County)
C.E.O.—D. G. Swanigan, President
Cashier—F. Jackson, III
Brs: Carroll County—
U.S. Highway 52 & State Route 927,
Cana
Southwest corner of Stuart &
Meadowview Drives, Hillsville

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959 (Charlotte County)
C.E.O.—B. A. Howard, ExVP
Cashier—R. D. Sublett
Brs: Charlotte County—
Main Street, Charlotte Courthouse
26 King Street, Keysville

* Bank of Christiansburg, The
4 East Main Street
Christiansburg 24073 (Montgomery County)
C.E.O.—S. R. Shutters
Cashier—W. B. Hester
Brs: Montgomery County—
2105 Roanoke Street, Christiansburg
920 University City Boulevard,
University Mall, Blacksburg

* Bank of Clarke County
2 East Main Street
Berryville 22611 (Clarke County)
C.E.O.—L. M. Ewing, SrExVP
Cashier—W. A. Bowerman
Br: Clarke County—
Boyce

Bank of the Commonwealth
Boush & Charlotte Streets
Norfolk 23510
C.E.O.—E. J. Woodard, Jr., President
Cashier—E. J. Whitehurst
Brs: City of Norfolk—
201 South Granby Mall
4101 Granby Street
City of Virginia Beach—
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Bank of Essex
Prince Street
Tappahannock 22560 (Essex County)
C.E.O.—J. M. Rice, Jr., President
Cashier—G. E. Powell, Jr.
Br: Essex County—
U.S. Routes 17 and 360,
Rappahannock Shopping Center,
Tappahannock

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090 (Botetourt County)
C.E.O.—H. M. Williamson, President
Cashier—J. R. Craft
Br: Botetourt County—
U.S. Route 220, South, Daleville

Bank of Floyd, The
Main Street
Floyd 24091 (Floyd County)
C.E.O.—B. W. Thompson, ExVP
Cashier—G. A. Owen, Jr.

Bank of Franklin, The
100 East Fourth Avenue
Franklin 23851
C.E.O.—J. R. Bryant, President
Cashier—J. R. Bryant
Br: Isle of Wight County—
Airway Shopping Center, U.S.
Highway 58, East

Bank of Goochland
Goochland 23063 (Goochland County)
C.E.O.—R. H. Campbell, Jr., President
Cashier—R. L. Dudley

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

Brs: Goochland County—
13500 Patterson Avenue
U.S. Route 250 & State Route 623

Bank of Greene
U.S. Route 29, North
Ruckersville 22968 (Greene County)
C.E.O.—R. B. Cavedo, Jr., President
Cashier—R. B. Cavedo, Jr.

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430 (Isle of Wight County)
C.E.O.—V. G. Eberwine, III, President
Cashier—F. E. Wilkins

Bank of the James
U.S. Route 29
Manakin-Sabot 23103 (Goochland County)
C.E.O.—R. C. Huffman, President
Cashier—M. S. Hawks
Brs: Goochland County—
State Route 6, Goochland Courthouse
13900 Patterson Avenue
Henrico County—
8821 West Broad Street Road
Northeast corner of Gaskins Road and Stoneridge Lane

Bank of Lancaster
100 South Main Street
Kilmarnock 22482 (Lancaster County)
C.E.O.—R. M. Falls, President
Cashier—J. B. Shearin, Jr.

Bank of Louisa, The
State Route 22 & U.S. Route 33
Louisa 23093 (Louisa County)
C.E.O.—A. P. Stone, President
Cashier—A. P. Stone
Br: Louisa County—
Mineral Avenue and Second Street, Mineral

* Bank of Marion, The
102 West Main Street
Marion 24354 (Smyth County)
C.E.O.—W. D. Smith, President
Cashier—H. L. Blevins, Jr.
Brs: Smyth County—
1600 North Main Street, Marion
South Main Street and Washington Avenue, Marion

Bank of McKenney, Incorporated, The
McKenney 23872 (Dinwiddie County)
C.E.O.—C. E. Jones, President
Cashier—C. F. Baskerville, III

Bank of Middlesex, The
Cross and Prince George Streets
Urbanna 23175 (Middlesex County)
C.E.O.—G. B. Sullivan, President
Cashier—R. E. Mayton, Jr.
Brs: King & Queen County—
U.S. Route 33 & State Route 670, Mattaponi
Middlesex County—
Deltaville
Saluda

* Bank of Montross, The
King's Highway
Montross 22520 (Westmoreland County)
C.E.O.—A. E. Carver, Jr.
Cashier—N. W. Jones
Brs: Richmond County—
U.S. Route 360
Westmoreland County—
State Route 205, Colonial Beach

Bank of Northumberland, Incorporated
Heathsville 22472 (Northumberland County)
C.E.O.—R. L. Covington, President
Cashier—I. C. Sampson
Br: Northumberland County—
U.S. Route 360, Callao

Bank of Powhatan
Powhatan 23139 (Powhatan County)
C.E.O.—W. H. Garner, Jr., President
Cashier—P. H. Turner
Brs: Cumberland County—
Cumberland
Powhatan County—
U.S. Route 60, Midlothian

Bank of Rockbridge
Raphine 24472 (Rockbridge County)
C.E.O.—S. M. Austin, President
Cashier—M. F. Chittum
Brs: Augusta County—
U.S. Route 11, Greenville
Rockbridge County—
State Route 252, Brownsburg
U.S. Route 11, Fairfield

Bank of Shawsville
Shawsville 24162 (Montgomery County)
C.E.O.—J. E. Pearman, Sr., President
Cashier—Ann T. Harless
Br: City of Salem—
West Main Street and Kessling Avenue

Bank of Southside Virginia, The
State Route 618
Carson 23830 (Dinwiddie County)
C.E.O.—J. H. Clements, Chairman
Cashier—C. C. Chappell
Brs: City of Petersburg—
2703 South Crater Road
Dinwiddie County—
U.S. Route 1 & State Route 226, Dinwiddie
Greenville County—
U.S. Route 58 & Secondary Highway 686
Prince George County—
Prince George
Sussex County—
Jarratt
Stony Creek

Bank of Speedwell, Incorporated
U.S. Route 21

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

Speedwell 24374 (Wythe County)
C.E.O.—Charles C. Henley, President
Cashier—L. D. Neese
Brs: Pulaski County—
1105 Bob White Boulevard, Pulaski
Wythe County—
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

Bank of Suffolk
101 East Washington Street
Suffolk 23434
C.E.O.—R. H. Braford, President
Cashier—F. C. Johnson
Brs: City of Suffolk—
1000 North Main Street
1608 Holland Road
625 East Washington Street

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888 (Sussex County)
C.E.O.—G. O. Huber
Cashier—G. O. Huber
Br: Southampton County—
Main Street, Ivor

Bank of Tazewell County
306 East Main Street
Tazewell 24651 (Tazewell County)
C.E.O.—R. E. Dodson, President
Cashier—A. A. Crouse
Brs: Tazewell County—
2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Bank of Virginia
800 East Main Street
Richmond 23219
C.E.O.—Frederick Deane, Jr., Chairman
Cashier—D. S. Norris, Vice President
Brs: City of Alexandria—
133 North Fairfax Street
City of Bristol—
425 State Street
1700 Euclid Avenue
3000 Lee Highway
Gate City Highway & Catherine Street
Bristol Shopping Mall, Gate City Highway
City of Chesapeake—
3216 Western Branch Boulevard
City of Colonial Heights—
46 Colonial Square
City of Danville—
530 East Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Falls Church—
225 West Broad Street
City of Fredericksburg—
1014 Charles Street
501½ Jefferson Davis Highway
City of Galax—
211 North Main Street
540 East Stuart Drive
City of Hampton—
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue
City of Lynchburg—
2110 Langhorne Road
2100 Wards Road
City of Newport News—
3101 Washington Avenue
96 Main Street
2 Hidenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
City of Norfolk—
865 East Little Creek Road
#3 Koger Executive Center
2014 Granby Street
870 North Military Highway
500 Plume Street
City of Petersburg—
20 Franklin Street
1693 South Crater Road
City of Portsmouth—
600 Washington Street
City of Richmond—
401 North 11th Street
401 East Grace Street
3124 West Broad Street Road
3301 Jefferson Davis Highway
4901 West Broad Street Road
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
6845 Midlothian Turnpike
4824 Brook Road
City of Roanoke—
First Street & Church Avenue, S.W.
Crossroads Mall, 5002 Airport Road
3615 Franklin Road, S.W.
City of Salem—
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
City of Suffolk—
6423 Whaleyville Boulevard
City of Virginia Beach—
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
City of Waynesboro—
1100 West Broad Street
Accomack County—
U. S. Route 13 & State Route 691, Mappsville
Amherst County—
Seminole Shopping Center, Madison Heights

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

Arlington County—
One Crystal Gateway, 1235 Jefferson Davis Highway
1755 South Jefferson Davis Highway
2020 North 14th Street
1500 Wilson Boulevard
4736 Lee Highway
6045 Wilson Boulevard
Augusta County—
U.S. Route 11, Verona
Chesterfield County—
Old Hundred Road & State Route 10, Chester
Chesterfield Mall Shopping Center, (ND)
2810 Buford Road
11450 Midlothian Turnpike
4900 Millridge Parkway, East, Midlothian
Dinwiddie County—
U.S. Route 1
Fairfax County—
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710 Goodridge Drive, McLean
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna

Henrico County—
9 West Nine Mile Road, Highland Springs
4841 Azalea Mall (ND)
8215 West Broad Street Road
415 East Ridge Road
6922 Lakeside Avenue
3631 Mechanicsville Pike
4840 South Laburnum Avenue
9700 Gayton Road, Gayton Crossing Shopping Center
11011 West Broad Street Road
6415 Osborne Turnpike
400 West Williamsburg Road, Sandston
Lancaster County—
White Stone
Loudoun County—
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly
101 East Holly Avenue, Sterling Park
Mecklenburg County—
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill
Northumberland County—
Burgess
Reedville
Prince William County—
8091 Sudley Road
9136 Mathis Avenue
201 Graham Park Road, Dumfries
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway, Woodbridge
13927 Jefferson Davis Highway, Woodbridge, (D-I)
2876 Dale Boulevard, Woodbridge
Pulaski County—
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski Mall Shopping Center, Pulaski
Roanoke County—
901 Hardy Road, Vinton
Russell County—
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon
Scott County—
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City
Spotsylvania County—
2101 Plank Road
Warren County—
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal
Wise County—
Fourth & Broad Streets, St. Paul
York County—
Grafton
EFT: City of Hampton—
1229 Todds Lane
City of Norfolk—
Ghent Village Shoppes, 1355-K DeBree Avenue
Chesterfield County—
Brandermill
7318 Midlothian Turnpike
Henrico County—
5801 Bremo Road
Prince William County—
4383 Dale Boulevard, Woodbridge
Russell County—
Lebanon Center, Lebanon

Bank of Virginia Beach
1613 Laskin Road
Virginia Beach 23451
C.E.O.—J. B. Harrison, Jr., President
Cashier—L. G. Harcum
Brs: City of Virginia Beach—
5293 Princess Anne Road
2888 Virginia Beach Boulevard
1068 Independence Boulevard

Bank of Waverly, The
Main and Bank Streets
Waverly 23890 (Sussex County)
C.E.O.—G. T. McCall, V.P.
Cashier—O. L. Stables, Jr.
Brs: Sussex County—
State Routes 735 & 634, Sussex
Bank Street, Waverly

Bank of West Point, The
1681 Main Street
West Point 23181 (King William County)
C.E.O.—C. S. Barbour, President
Cashier—H. L. Whitt

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

Brs: Caroline County—
202 North Main Street, Bowling Green
Essex County—
U.S. Route 360, Tappahannock
Gloucester County—
U.S. Route 17 & State Route 216, Hayes
U.S. Route 17 & State Route 14
King & Queen County—
U.S. Routes 33 & 14, Shacklefords
King William County—
U.S. Route 360, Manquin
Middlesex County—
U.S. Route 33 & State Route 641, Saluda

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219 (Wise County)
C.E.O.—H. B. Ellis, Jr.
Cashier—Paul Belcher

Blue Grass Valley Bank, The
Blue Grass 24413 (Highland County)
C.E.O.—O. R. Sponaugle
Cashier—O. R. Sponaugle

Blue Ridge Bank
North Locust Street
Floyd 24091 (Floyd County)
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—C. P. Kesler

* Burke & Herbert Bank & Trust Company
100 South Fairfax Street
Alexandria 22313
C.E.O.—C.S.T. Burke, Jr., President
Cashier—C. K. Collum, Jr.
Brs: City of Alexandria—
306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street
Arlington County—
500 South 23rd Street
Fairfax County—
5731 Telegraph Road

Business Bank, The
8399 Leesburg Pike
Vienna 22180 (Fairfax County)
C.E.O.—R. E. Jewell, President
Cashier—Judy Cox

* Central Fidelity Bank
219 East Broad Street
Richmond 23261
C.E.O.—C. L. Saine, Chairman
Cashier—L. N. Miller, Jr.
Brs: City of Charlottesville—
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29
City of Chesapeake—
1064 George Washington Highway
City of Colonial Heights—
1603 Boulevard
3002 Boulevard
City of Emporia—
401 South Main Street
524 North Main Street
642 South Main Street
600 East Atlantic Street
City of Fredericksburg—
614 Princess Anne Avenue
325 Jefferson Davis Highway
City of Hampton—
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard
City of Hopewell—
Cavalier Square Shopping Center
City of Manassas—
9210 Church Street
8385 Sudley Road
City of Newport News—
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
City of Norfolk—
70 Janaf Shopping Center, Virginia Beach Boulevard
City of Petersburg—
144 North Sycamore Street
2128 South Crater Road
City of Portsmouth—
High and Crawford Streets
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
Norfolk Naval Shipyard
City of Richmond—
1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue
City of Suffolk—
201 North Main Street
907 West Washington Street
City of Virginia Beach—
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
5015 Virginia Beach Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
City of Williamsburg—
1006 Richmond Road
Accomack County—
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley
Albemarle County—

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

U.S. Route 29 & State Route 649
Albemarle Square Shopping Center, Rio Road & U.S. 29 North
Arlington County—
2026 Wilson Boulevard
1901 North Moore Street
Chesterfield County—
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road
Culpeper County—
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue
Fairfax County—
Tyson's Corner, 8117 Leesburg Pike, Vienna
5802 Columbia Pike
9516 Old Keene Mill Road, Burke
14006 Lee-Jackson Highway, Chantilly
12218 Leesburg Pike, Herndon
501 Elden Street, Herndon
2374 Hunters Wood Plaza, Reston
2903 Gallows Road
7644 Richmond Highway
5163 Leesburg Pike
12050 North Shore Drive, Reston
8330 Old Courthouse Road, Vienna
Henrico County—
Byrd Airport Terminal Building
Eastgate Mall at Nine Mile Road
5001 Nine Mile Road
7101 West Broad Street
109 East Nine Mile Road
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond–Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
Prince William County—
2201 Old Bridge Road
Sussex County—
U.S. Route 301 & State Road 139
York County—
U.S. Route 17, York Square Shopping Center, Grafton

Central Virginia Bank
U.S. Route 60
Powhatan 23139 (Powhatan County)
C.E.O.—R. L. Lyons, President
Cashier—F. W. Kidd

Chesapeake Bank & Trust
672 Battlefield Boulevard, North
Chesapeake 23320
C.E.O.—J. M. Fail, President
Cashier—B. S. Scheepers
Brs: City of Chesapeake—
1001 Poindexter Street
City of Portsmouth—
1000 Airline Boulevard

* Citizens Bank, Incorporated, The
111 East Danville Street
South Hill 23970 (Mecklenburg County)
C.E.O.—J. H. Wells, President
Cashier—G. N. Nash
Br: Mecklenburg County—
Town Square Shopping Center, East, Atlantic Street, South Hill

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651 (Tazewell County)
C.E.O.—R. L. Johnson, ExVP
Cashier—J. H. Rife

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824 (Nottoway County)
C.E.O.—J. A. Wilson, Jr., President
Cashier—J. M. Snead
Brs: Nottoway County—
101 North Main Street
Blackstone (D-I)
210 Carter Street, Crewe

Citizens and Farmers Bank
8th & Main Streets
West Point 23181 (King William County)
C.E.O.—W. T. Robinson, Chairman
Cashier—D. V. Alga
Brs: King William County—
14th & Main Streets, West Point
New Kent County—
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
EFT: King William County—
19th & King William Avenues, West Point

* Citizens Trust Bank
355 Crawford Parkway
Portsmouth 23704
C.E.O.—G. R. Aston, Jr., President
Cashier—G. T. McDonald
Brs: City of Norfolk—
6330 Newtown Road
Old Dominion University Webb Center
Farm Fresh Super Savings Center, 7530 Tidewater Drive
City of Portsmouth—
3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
5700 Portsmouth Boulevard
4035 Cedar Lane
801 Water Street, Harbor Tower Office Building
City of Virginia Beach—
4176 South Plaza Trail
5288 Providence Road

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641 (Tazewell County)
C.E.O.—C. H. Barrett, President
Cashier—C. A. Gobble

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

Brs: Tazewell County—
U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 & State Route 16, Tazewell

Commercial and Savings Bank, The
186 North Loudoun Street
Winchester 22601
C.E.O.—J. B. Richardson, Jr., President
Cashier—F. A. Board
Brs: City of Winchester—
661 North Loudoun Street
823 South Loudoun Street
1041 Berryville Avenue
234 Weems Lane
Frederick County—
Shawnee Drive & U.S. Route 11, South
U.S. Highway 50, Gore
EFT: City of Winchester—
Zayre Building, U.S. Routes 522 & 50

Community Bank, The
200 North Sycamore Street
Petersburg 23803
C.E.O.—N. S. Jones, III, President
Cashier—L. M. Umphlett
Brs: City of Petersburg—
9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170 (Loudoun County)
C.E.O.—R. E. Olinger, President
Cashier—S. M. Rutherford

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551 (Bedford County)
C.E.O.—J. W. Garry, Jr., President
Cashier—J. W. Garry, Jr.
Br: Campbell County—
9009 Timberlake Road

* Consolidated Bank and Trust Company
320 North First Street
Richmond 23240
C.E.O.—V. W. Henley, President
Cashier—J. E. Fleming
Brs: City of Richmond—
1806 Creighton Road
3009 Hull Street Road

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152 (Fairfax County)
C.E.O.—R. J. McDonough, President
Cashier—A. L. Handwork
Br: Fairfax County—
Springfield Plaza III, 7000 Commerce Street

Dickenson-Buchanan Bank
Main Street
Haysi 24256 (Dickenson County)
C.E.O.—H. B. Arrington, President
Cashier—J. M. Ratliff, ExVP
Br: Buchanan County—
South side of State Route 80 at its intersection with State Route 600, Davenport

Eastville Bank, The
Eastville 23347 (Northampton County)
C.E.O.—R. L. Simpson, ExVP
Cashier—C. W. Dickinson, IV

Enterprise Bank Corporation
11800 Sunrise Valley Drive
Reston 22090 (Fairfax County)
C.E.O.—D. E. Ervin, President
Cashier—S. D. Strickland
Br: Fairfax County—
7787 Leesburg Pike

Farmers Bank of Edinburg, Incorporated, The
120 South Main Street
Edinburg 22824 (Shenandoah County)
C.E.O.—H. L. Shirkey, President
Cashier—Dorothy Racey
Br: Shenandoah County—
161 South Main Street, Woodstock

Farmers Bank, Windsor, Virginia
1 West Windsor, Boulevard
Windsor 23487 (Isle of Wight County)
C.E.O.—R. J. Holland, President
Cashier—R. J. Holland, Jr.

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127 (Craig County)
C.E.O.—J. W. Bostic, Jr.
Cashier—J. W. Bostic, Jr.

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13
Onley 23418 (Accomack County)
C.E.O.—H. B. Rew, Jr., President
Cashier—T. D. Duer
Brs: Accomack County—
U.S. Route 13, Belle Haven
109 South Main Street, Chincoteague
U.S. Route 13, Oak Hall

Farmers and Merchants Bank of Rockingham
205 Main Street
Timberville 22853 (Rockingham County)
C.E.O.—D. B. Todd, President
Cashier—N. K. Gordon
Brs: Rockingham County—
State Route 259, Broadway
127 Rockingham Street, Elkton

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—T. M. Estep, VP
Cashier—C. B. Cowan
Br: Lee County—
U.S. Route 58 & State Route 673, Rose Hill

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

* First American Bank of Virginia
1970 Chain Bridge Road
McLean 22102 (Fairfax County)
C.E.O.—M. L. Drewer, Jr., President
Cashier—J. G. Manning
Brs: City of Alexandria—
330 North Washington Street
326 King Street
1705 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
City of Fairfax—
4021 University Drive
9840 Main Street
City of Falls Church—
133 South Washington Street
City of Hampton—
1 South Armistead Avenue
301 East Mercury Boulevard
Todds Lane and Big Bethel Road
City of Harrisonburg—
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
51 Waterman Drive
City of Lexington—
22 South Main Street
102 Walker Street
City of Staunton—
239 North Central Avenue
833 Springhill Road
City of Waynesboro—
216 South Wayne Avenue
City of Winchester—
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
451 Amherst Street
Arlington County—
Washington National Airport
3140 North Washington Boulevard
5555 Columbia Pike
1930 Jefferson Davis Highway
3500 North Washington Boulevard
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
2213 North Glebe Road
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)
Fairfax County—
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
11944-L Fair Oaks Mall
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
3090 Williams Drive
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
6592 Springfield Mall, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna
5703 Burke Centre Parkway
Centex Building, 11260 Roger Bacon Drive, Reston
Frederick County—
U.S. Route 50
Loudoun County—
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
87 Sugarland Run Drive, Sterling
Rockingham County—
516 North Main Street, Bridgewater
EFT: City of Hampton—
Hampton General Hospital, 312-Victoria Boulevard

* First Bassett Bank & Trust
Main Street
Bassett 24055 (Henry County)
C.E.O.—R. H. Spilman, President
Cashier—W. A. Taylor, VP
Brs: Henry County—
Virginia Avenue, Collinsville
U.S. Route 220, South, Ridgeway
U.S. Route 58, West, Spencer
Southeast Corner of Riverside Highway & State Route 1235, Bassett

First and Citizens Bank
Monterey 14465 (Highland County)
C.E.O.—Delbert Rexrode, Jr., Vice President
Cashier—Delbert Rexrode, Jr.

First Commercial Bank
3801 Wilson Boulevard
Arlington 22203 (Arlington County)
C.E.O.—J. B. Brockett, President
Cashier—D. M. Watts
Br: Arlington County—
3801 Wilson Boulevard (D-I)

First Commonwealth Bank
204 West Main Street
Wise 24293 (Wise County)
C.E.O.—D. N. Horne
Cashier—D. N. Horne

First Russell County Bank and Trust Company
Main Street & Secondary Road T-1029
Lebanon 24266 (Russell County)
C.E.O.—W. H. Hayter, SrVP
Cashier—W. H. Hayter

* First State Bank
201 North Union Street
Danville 24541
C.E.O.—L. W. York, President
Cashier—S. L. Jennings

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

* First Virginia Bank
6400 Arlington Boulevard
Falls Church 22046 (Fairfax County)
C.E.O.—R. H. Zalokar, President
Cashier—M. G. Anzilotti
Brs: City of Alexandria—
300 South Washington Street
Van Dorn Plaza Shopping Center, 233 South Van Dorn Street
4999 Seminary Road
City of Fairfax—
10302 Willard Way
City of Falls Church—
191 West Broad Street
City of Fredericksburg—
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
Mary Washington College
401 Jefferson Davis Highway
City of Manassas—
9100 Center Street
9018 Centreville Road
Arlington County—
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
2776 South Randolph Street
6745 Lee Highway
1469 Jefferson Davis Highway
Fairfax County—
5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7000 Bland Street, Springfield
6862 Elm Street, McLean
7960 Fort Hunt Road
8650 Richmond Highway
3032 Javier Street
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7393-A Lee Highway, Falls Church
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Memorial Highway, Chantilly
7716 Telegraph Road, Hayfield
9915 Georgetown Pike, Great Falls
11100 South Lakes Drive, Reston
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2491 Chain Bridge Road, Oakton
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
Fauquier County—
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton
Loudoun County—
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
212 East Market Street, Leesburg
101 Enterprise Street, Sterling
Prince William County—
7900 Sudley Road
Washington & Jefferson Streets, Haymarket
14434 Jefferson Davis Highway, Woodbridge
Spotsylvania County—
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall
2609 Lafayette Boulevard
Stafford County—
State Route 610 & Brafferton Boulevard

First Virginia Bank of Augusta
1355 Greenville Avenue
Staunton 24401 (Augusta County)
C.E.O.—M.F.P. Willett, President
Cashier—Donald Merricks
Brs: City of Staunton—
125 North Central Avenue
City of Waynesboro—
501 West Broad Street
105 Hopeman Parkway
Augusta County—
Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoor Street, Stuarts Draft

First Virginia Bank—Central
U.S. Route 29, North
Charlottesville 22906 (Albemarle County)
C.E.O.—W. H. McFaddin, President
Cashier—Roger Klein
Brs: City of Charlottesville—
2149 North Barracks Road
816 Cherry Avenue
218 Fifth Street
Albemarle County—
100 Riverbend Drive
State Route 240, Crozet Shopping Center, Crozet

* First Virginia Bank—Colonial
700 East Main Street
Richmond 23219
C.E.O.—R. E. Brann, Jr., President
Cashier—R. W. Klein
Brs: City of Colonial Heights—

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

3209 Boulevard
City of Richmond—
4710 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard
7023 Forest Hill Avenue
Chesterfield County—
2501 West Hundred Road, Chester
7747 Midlothian Turnpike
13322 Midlothian Turnpike
Hanover County—
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville
Henrico County—
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center

First Virginia Bank—Damascus
Laurel Avenue
Damascus 24236 (Washington County)
C.E.O.—C. T. Combs
Cashier—J. A. Bishop
Brs: Washington County—
U.S. Route 58 South of State Route 716, Damascus
State Route 80, Meadowview
U.S. Route 11 & State Route 704

First Virginia Bank—Eastern Shore
44 Market Street
Onancock 23417 (Accomack County)
C.E.O.—M. K. Irvin, President
Cashier—David Johnson
Brs: Accomack County—
U.S. Route 13, Onley
U.S. Route 13, New Church

* First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151 (Franklin County)
C.E.O.—E. W. Naff, President
Cashier—E. C. Brooks
Brs: Franklin County—
224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
Boones Mill
State Routes 116 & 122

First Virginia Bank—Highlands
450 West Main Street
Covington 24426
C.E.O.—P. H. Winston, Jr., ExVP
Cashier—W. M. Humphreys
Brs: Allegheny County—
Mallor Mall Shopping Center
Bath County—
Hot Springs

First Virginia Bank—Northern Neck
416 Colonial Avenue
Colonial Beach 22443 (Westmoreland County)
C.E.O.—W. H. Flowers, President
Cashier—D. E. Johnson
Brs: King George County—
Dahlgren
State Routes 3 & 610, King George
Northumberland County—
Callao
U.S. Route 360 & State Route 634, Heathsville
Westmoreland County—
Hague

First Virginia Bank of Orange
235 Madison Road
Orange 22960 (Orange County)
C.E.O.—D. E. Wirt, President
Cashier—R. W. Klein

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812 (Rockingham County)
C.E.O.—W. H. Coffman, President
Cashier—Donald Merricks
Brs: City of Harrisonburg—
2360 South Main Street
Rockingham County—
238 South Main Street, Dayton

* First Virginia Bank—Roanoke/West
6625 Williamson Road
Roanoke 24019 (Roanoke County)
C.E.O.—J. N. Hinson, Jr., President
Cashier—L. E. Kirtner
Brs: City of Roanoke—
25 West Church Street, S.W.
5005 Melrose Avenue
Market Square Drive & U.S. Route 460
City of Salem—
223 East Main Street
2743 West Main Street
231 College Avenue
Giles County—
300 Main Street, Narrows
214 Virginia Avenue, Rich Creek
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 60, Pembroke
Roanoke County—
2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1326 East Washington Avenue, Vinton

* First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22664 (Shenandoah County)
C.E.O.—C. R. Cash, President
Cashier—M. G. Anzilotti
Brs: Frederick County—
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North, and State Route 661
Shenandoah County—
Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock
Warren County—

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

Royal Plaza Shopping Center, Front Royal

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563 (Pittsylvania County)
C.E.O.—Frank Mobley, Jr., President
Cashier—Donald Merricks
Brs: City of Danville—
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
Pittsylvania County—
Westover Drive & James Road

First Virginia Bank—South Central
301 Main Street
Amherst 24521 (Amherst County)
C.E.O.—B. T. Corish, President
Cashier—B. T. Corish
Brs: Amherst County—
Elon Road & Amherst Turnpike, Madison Heights
Campbell County—
8800 Timberlake Road
U.S. Route 501 & State Route 40, Brookneal

First Virginia Bank of the Southwest
985 Cambria Street, N.E.
Christiansburg 24073 (Montgomery County)
C.E.O.—H. H. Hicks, Jr., President
Cashier—L. E. Kirtner
Brs: City of Radford—
520 First Street, West
Norwood Street & Third Avenue
Bland County—
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap
Montgomery County—
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg
State Route 114 & U.S. Route 460
Pulaski County—
Lee Highway & Trinkle Avenue, Dublin

First Virginia Bank—Surry
200 East Main Street
Surry 23883 (Surry County)
C.E.O.—L. B. Price, President
Cashier—D. E. Johnson

* First Virginia Bank of Tidewater
101 St. Paul's Boulevard
Norfolk 23510
C.E.O.—J. F. Babcock
Cashier—K. W. Fitchett
Brs: City of Hampton—
1033 West Mercury Boulevard
City of Newport News—
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard
City of Norfolk—
901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 East Princess Anne Road
1025 Newton Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
City of Poquoson—
452 Wythe Creek Road
City of Portsmouth—
5100 Portsmouth Boulevard
City of Suffolk—
3131 Bridge Road
1703 North Main Street
City of Virginia Beach—
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
3336 Holland Road
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road
City of Williamsburg—
300 Second Street
Gloucester County—
Gloucester Courthouse, Gloucester Hayes
York County—
1782 George Washington Highway, Grafton

George Mason Bank, The
11185 Main Street
Fairfax 22030
C.E.O.—M. H. Groom, President
Cashier—Charles Wimer
Br: Fairfax County—
George Mason University, 4400 University Drive

Guaranty Bank and Trust Company
8315 Lee Highway
Fairfax 22031 (Fairfax County)
C.E.O.—E. M. Carter, President
Cashier—R. L. Hall
Brs: City of Fairfax—
9651 Lee Highway
Arlington County—
1410 North Cleveland Street
Fairfax County—
8724 Little River Turnpike
7267 Arlington Boulevard

Heritage Bank & Trust
841 North Military Highway
Norfolk 23502
C.E.O.—C. P. Kraemer, President
Cashier—Alice Leggett
Br: City of Norfolk—
200 East Plume Street

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

Independent Bank of Manassas
8751 Sudley Road
Manassas 22110
C.E.O.—G. R. English, President
Cashier—M. E. Clawson

King George State Bank, Inc.
State Route #3
King George 22485 (King George County)
C.E.O.—Homer L. Hite, President
Cashier—J. A. Leitch

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—H. P. Rowlett
Cashier—J. E. Hobbs
Brs: Lee County—
U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles
Southwest corner of Church and Institute Streets, Jonesville

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944 (Lunenburg County)
C.E.O.—B. L. Watson, III, ExVP
Cashier—J. C. Whitlow
Br: Lunenburg County—
1910 Main Street, Victoria

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336 (Accomack County)
C.E.O.—R. D. Callaway, ExVP
Cashier—R. D. Callaway

McLean Bank, The
6832 Old Dominion Drive
McLean 22101 (Fairfax County)
C.E.O.—C. H. Schools, President
Cashier—G. H. Bramhall, ExVP
Brs: Fairfax County—
750 Walker Road, Great Falls
199 Elden Street, Herndon
6844 Old Dominion Drive, McLean

Miners Exchange Bank
Alternate Route 58
Coeburn 24230 (Wise County)
C.E.O.—E. O. Adkins
Cashier—E. O. Adkins

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614 (Buchanan County)
C.E.O.—J. M. Berner, President
Cashier—D. D. Evans
Br: Buchanan County—
Anchorage Shopping Center, Vansant

Northern Neck State Bank, Incorporated
Warsaw 22572 (Richmond County)
C.E.O.—E. P. Motley, President
Cashier—W. E. Harrison

Peoples Bank, Inc.
Depot Street
Honaker 24260 (Russell County)
C.E.O.—K. D. Hart, ExVP
Cashier—K. D. Hart
Brs: Russell County—
U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland

* People's Bank of Chesapeake
320 South Battlefield Boulevard
Chesapeake 23320
C.E.O.—Townsend Oast, President
Cashier—Jack Gibson
Brs: City of Chesapeake—
1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
2005 South Military Highway

Peoples Bank of Chesterfield, The
9961 Ironbridge Road
Chesterfield 23832 (Chesterfield County)
C.E.O.—H. E. Richeson, President
Cashier—T. H. Caffrey, Jr., ExVP
Brs: Chesterfield County—
U.S. Route 360 & Courthouse Road
9960 Midlothian Turnpike
Meadowbrook Shopping Center, 5756 Hopkins Road

Peoples Bank of Danville
110 South Market Street
Danville 24541
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—P. A. Shelton
Brs: City of Danville—
141 Westover Drive
Stafford County—
Stafford Courthouse
U.S. Route 17
Pittsylvania County—
140 South Main Street, Chatham

Peoples Bank of Ewing
Highway 58
Ewing 24248 (Lee County)
C.E.O.—O. B. Yeary, President
Cashier—H. D. Beaty
Br: Lee County—
Rose Hill

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630 (Warren County)
C.E.O.—D. L. Unger, ExVP
Cashier—D. L. Unger

Peoples Bank of Montross
Kings Highway
Montross 22520 (Westmoreland County)
C.E.O.—G. L. Hutt, President
Cashier—P. P. Carlson

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949 (Nelson County)
C.E.O.—W. J. Camden, President
Cashier—W. J. Camden
Br: Nelson County—
State Route 6, Afton

Peoples Bank of Pound
Pound 24279 (Wise County)
C.E.O.—J. D. Hughes, VP
Cashier—J. D. Hughes
Brs: Wise County—
Main Street, Pound
Southwest corner of U.S. Route 23 Bypass & U.S. Route 23 Business

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401 (Stafford County)
C.E.O.—J. H. Jett, Jr., President
Cashier—J. H. Jett, Jr.
Brs: City of Fredericksburg—
1301 Jefferson Davis Highway
Stafford County—
200 White Oak Road
Stafford Courthouse, U.S. Route 1
Garrisonville

* Peoples Trust Bank, The
Main Street
Exmore 23350 (Northampton County)
C.E.O.—S. F. Arnold, ExVP
Cashier—R. M. Terry

Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078 (Henry County)
C.E.O.—I. M. Groves, Jr., President
VP Operations—Francis F. Falls
Brs: City of Martinsville—
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street
Henry County—
State Route 57, Stanleytown
West Side of U.S. Route 220

* Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939 (Augusta County)
C.E.O.—H. V. Boney, Jr., President
Cashier—F. D. Bowers
Brs: City of Staunton—
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
City of Waynesboro—
251 North Poplar Avenue
Augusta County—
Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 608, Stuarts Draft

Prince William Bank, The
110 Graham Park Road
Dumfries 22026 (Prince William County)
C.E.O.—P. R. Malloy, President
Cashier—R. E. Devers
Brs: Prince William County—
8300 Sudley Road, Manassas Mall
1120 Horner Road, Woodbridge

Salem Bank & Trust
220 East Main Street
Salem 24153
C.E.O.—Clark Owen, Jr., President
Cashier—G. R. Roseberry
Br: City of Salem—
1406 Colorado Street

* Southern Bank
Second and Grace Streets
Richmond 23219
C.E.O.—H. H. Harris, Jr., President
Cashier—W. W. Cheatham
Brs: City of Richmond—
8th & Cary Streets
3404 Hermitage Road
701 East Franklin Street
1415 East Main Street
3201 West Cary Street
130 East Belt Boulevard
City of Williamsburg—
306 South Henry Street
1635 Richmond Highway
Chesterfield County—
2141 East Hundred Road, Chester
4400 West Hundred Road, Chester
2730 Buford Road
7401 Midlothian Turnpike
6515 Jefferson Davis Highway
7102 Hull Street Road
Henrico County—
3800 Mechanicsville Pike
1504 Parham Road
7605 West Broad Street Road
1900 Lauderdale Drive
2702 Parham Road
5905 West Broad Street Road
3720 Mechanicsville Pike

Southside Bank
307 Church Lane
Tappahannock 22560 (Essex County)
C.E.O.—T. M. Boyd, Jr., President
Cashier—R. W. Vaughan
Brs: Essex County—
Essex Square Shopping Center, Tappahannock
King William County—
Aylett

State Bank of the Alleghenies, The
116 Riverside Avenue
Covington 24426
C.E.O.—J. H. Lowden, Jr., President
Cashier—N. A. Prewitt

State Bank of Remington, Incorporated
Remington 22734 (Fauquier County)

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

C.E.O.—L. B. Olinger, President
Cashier—W. T. Freitag
Brs: Fauquier County—
U.S. Route 17, Bealeton
State Route 28, Catlett

Suburban Bank, The
1300 East Parham Road
Richmond 23228 (Henrico County)
C.E.O.—John S. Gardner, President
Cashier—Arnold Silver
Brs: City of Richmond—
209 West Franklin Street
Chesterfield County—
122 Buford Road
Henrico County—
9012 Three Chopt Road

* Union Bank and Trust Company
221 North Main Street
Bowling Green 22427 (Caroline County)
C.E.O.—Walton Mahon, President
Cashier—M. S. Cates
Brs: Caroline County—
U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal
Spotsylvania County—
4540 Lafayette Boulevard

* United Virginia Bank
919 East Main Street
Richmond 23219
C.E.O.—J. A. Jennings, Chairman
Controller—J. C. Warrick
Brs: City of Alexandria—
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2461 Eisenhower Avenue
City of Charlottesville—
2117 Ivy Road
402 Park Street
City of Chesapeake—
2421 Bainbridge Boulevard
City of Fairfax—
4085 Chain Bridge Road
City of Franklin—
117 West Second Avenue
City of Fredericksburg—
601 Caroline Street
City of Hampton—
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard
City of Harrisonburg—
180 East Market Street
1300 South Main Street
City of Hopewell—
200-204 North Main Street
City of Lexington—
708 South Main Street
45 South Main Street
City of Lynchburg—
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center
City of Manassas—
Manassas Junction Shopping Center, Centerville Road & Liberia Avenue
City of Martinsville—
134 East Church Street
1105 Spruce Street
902 Bridge Street
247-251 Commonwealth Boulevard
City of Newport News—
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard
City of Norfolk—
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road
City of Petersburg—
898 East Washington Street (D-I)
1340 West Washington Street
147 North Sycamore Street
1941 South Sycamore Street
City of Portsmouth—
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street
City of Radford—
1100 Norwood Street
700 Norwood Street
1st & Kent Street
1st & Denby Street
City of Richmond—
206 East Main Street
1101 Azalea Avenue
2500 East Broad Street
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
City Roanoke—

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

1727 Peters Creek Road
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.

City of Salem—
1425 West Main Street

City of South Boston—
410 Main Street

City of Staunton—
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street

City of Suffolk—
123 North Main Street
6617 Holland Road

City of Virginia Beach—
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
3334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard

City of Williamsburg—
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

Accomack County—
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter

Albemarle County—
U.S. Route 29, North & Rio Road

Amherst County—
U.S. Route 29, North & Dillard Road, Madison Heights

Augusta County—
U.S. Route 340 & State Route 649, Stuarts Draft

Arlington County—
3565 Lee Highway
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
2770 South Randolph Street

Campbell County—
9604 Timberlake Road

Charlotte County—
24-26 King Street

Chesterfield County—
10100 Hull Street Road
2065 Huguenot Road
4830 Jefferson Davis Highway
Midlothian Turnpike & Crowder Drive
Bermuda Square Shopping Center, 11551 Jefferson Davis Highway

Fairfax County—
2000 Huntington Avenue
Tysons Corner Shopping Center (D-I)
Tysons Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
6909 Old Keene Mill Road, Springfield
6686 Franconia Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna
12th & Gunston Road, Fort Belvoir

Franklin County—
101 South Main Street, Rocky Mount
Franklin Plaza Shopping Center, Rocky Mount

Gloucester County—
Main Street, Gloucester Courthouse, Gloucester
Gloucester Point, Gloucester

Hailfax County—
Seventh Street, Virgilina
4027 Halifax Road, Centerville

Hanover County—
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
U.S. Route 301 & State Route 646
6008 Mechanicsville Pike, Mechanicsville

Henrico County—
8602 Patterson Avenue
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road
U.S. Route 1 & Parham Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road

Henry County—
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue & Daniels Creek Road, Collinsville
State Routes 682 & 57-A, Bassett
U.S. Route 220 & State Route 724, Ridgeway
U.S. Route 58

James City County—
U.S. Route 60 & State Route 614, Lightfoot

Northampton County—
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox

Patrick County—

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

West Blue Ridge Avenue, Stuart
Pittsylvania County—
Main Street, Gretna
Prince George County—
Fort Lee, Mahone Avenue, Building P-4307 (F)
Prince William County—
9401 Battle Street
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge
Pulaski County—
New River Shopping Center
Routes 114 & 600
Roanoke County—
7227 Williamson Road
4025 Brambleton Avenue
Colonal Avenue and Electric Road
Rockbridge County—
U.S. Route 11, North
Rockingham County—
1905 East Market Street
Shenandoah County—
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg
Spotsylvania County—
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Route 710
York County—
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 (Pocahontas Trail) and McLaws Circle
EFT: City of Martinsville—
Patrick Henry Mall, East Church Street
K-Mart Shopping Center, U.S. 220, South

* Virginia Bank and Trust Company
336 Main Street
Danville 24541
C.E.O.—D. C. Hastings, President
Cashier—E. G. Berkley
Brs: City of Danville—
2600 Riverside Drive
3300 North Main Street

Virginia Beach Bank of Commerce
3450 Pacific Avenue
Virginia Beach 23451
C.E.O.—T. F. Clements, President
Cashier—Terry M. Marshall
Br: City of Virginia Beach—
4524 Holland Road

Virginia Capital Bank
1776 Staples Mill Road
Richmond 23230
C.E.O.—J. H. Atkinson, Jr.
Cashier—B. G. Updike
Br: Henrico County—
5001 Lakeside Avenue

Virginia Citizens Bank
Chase Street
Clintwood 24228 (Dickenson County)
C.E.O.—J. W. Vanover, ExVP
Cashier—J. W. Vanover

Virginia Southern Bank
7th Street & Virginia Avenue
Clarksville 23927 (Mecklenburg County)
C.E.O.—D. T. Cox, President
Cashier—J. S. Joachim
Brs: Charlotte County—
Main Street, east side of Route 47, Drakes Branch
Mecklenburg County—
242 North Main Street, Chase City

Women's Bank, The
1007 East Main Street
Richmond 23219
C.E.O.—E. H. Smith, President
Cashier—Raymond A. Hailey, Jr.
Br: Henrico County—
2801 Parham Road

(D-I) Drive-In
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility
* Exercising Trust Powers

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

CITIES

CITY OF ALEXANDRIA

Bank of Alexandria, The
1717 King Street 22313

Burke & Herbert Bank & Trust Company
100 South Fairfax Street 22313
Brs: 306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street

Br: Bank of Virginia
133 North Fairfax Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1705 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van Dorn Plaza Shopping Center
4999 Seminary Road

Brs: United Virginia Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2461 Eisenhower Avenue

CITY OF BRISTOL

Brs: Bank of Virginia
425 State Street
1700 Euclid Avenue
Gate City Highway & Catherine Street
3000 Lee Highway
Bristol Shopping Mall, Gate City Highway

CITY OF CHARLOTTESVILLE

Brs: Central Fidelity Bank
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29

Brs: First Virginia Bank—Central
2149 North Barracks Road
816 Cherry Avenue
218 Fifth Street

Brs: United Virginia Bank
2117 Ivy Road
402 Park Street

CITY OF CHESAPEAKE

Chesapeake Bank & Trust
672 Battlefield Boulevard, North 23320
Br: 1001 Poindexter Street

People's Bank of Chesapeake
320 South Battlefield Boulevard 23320
Brs: 1124 George Washington Highway
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
2005 South Military Highway

Br: Bank of Virginia
3216 Western Branch Boulevard

Br: Central Fidelity Bank
1064 George Washington Highway

Br: United Virginia Bank
2421 Bainbridge Boulevard

CITY OF COLONIAL HEIGHTS

Br: Bank of Virginia
46 Colonial Square

Brs: Central Fidelity Bank
1603 Boulevard
3002 Boulevard

Br: First Virginia Bank—Colonial
3209 Boulevard

CITY OF COVINGTON

First Virginia Bank—Highlands
450 West Main Street 24426

State Bank of the Alleghenies, The
116 Riverside Avenue 24426

CITY OF DANVILLE

First State Bank
201 North Union Street 24541

Peoples Bank of Danville
110 South Market Street 24541
Br: 141 Westover Drive

Virginia Bank and Trust Company
336 Main Street 24541
Brs: 2600 Riverside Drive
3300 North Main Street

Brs: Bank of Virginia
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

Brs: First Virginia Bank—South
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

CITY OF EMPORIA

Brs: Central Fieldity Bank
401 South Main Street
524 North Main Street
624 South Main Street
600 East Atlantic Street

CITY OF FAIRFAX

George Mason Bank, The
11185 Main Street 22030

Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street

Br: First Virginia Bank
10302 Willard Way

Br. Guaranty Bank and Trust Company
9651 Lee Highway

Br: United Virginia Bank
4085 Chain Bridge Road

CITY OF FALLS CHURCH

Br: Bank of Virginia
225 West Broad Street

Br: First American Bank of Virginia
133 South Washington Street

Br: First Virginia Bank
191 West Broad Street

CITY OF FRANKLIN

Bank of Franklin, The
100 East Fourth Avenue 23851

Br: United Virginia Bank
117 West Second Avenue

CITY OF FREDERICKSBURG

Brs: Bank of Virginia
1014 Charles Street
501½ Jefferson Davis Highway

Brs: Central Fidelity Bank
614 Princess Anne Avenue
325 Jefferson Davis Highway

Brs: First Virginia Bank
1001 Princess Anne Street
200 William Street
1016 Princess Anne Street
Mary Washington College
401 Jefferson Davis Highway

Br: Peoples Bank of Stafford, The
1301 Jefferson Davis Highway

Br: United Virginia Bank
601 Caroline Street

CITY OF GALAX

Brs: Bank of Virginia
211 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

Brs: Bank of Virginia
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue

Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard

Brs: Frist American Bank of Virginia
1 South Armistead Avenue
301 East Mercury Boulevard
Todds Lane & Big Bethel Road

Br: First Virginia Bank of Tidewater
1033 West Mercury Boulevard

Brs: United Virginia Bank
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard

EFT: Bank of Virginia
1229 Todds Lane

EFT: First American Bank of Virginia
Hampton General Hospital, 3120 Victoria Boulevard

CITY OF HARRISONBURG

Brs: First American Bank of Virginia
75 N. Mason Street
8 Pleasant Hill Road
31 Carlton Street
51 Waterman Drive

Br: First Virginia Bank—Planters
2360 South Main Street

Brs: United Virginia Bank
180 East Market Street
1300 South Main Street

CITY OF HOPEWELL

Br: Central Fidelity Bank
Cavalier Square Shopping Center

Br: United Virginia Bank
200-204 North Main Street

CITY OF LEXINGTON

Brs: First American Bank of Virginia
22 South Main Street
102 Walker Street

Brs: United Virginia Bank
708 South Main Street
45 South Main Street

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

CITY OF LYNCHBURG

Brs: Bank of Virginia
2110 Langhorne Road
2100 Wards Road

Brs: United Virginia Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center

CITY OF MANASSAS

Independent Bank of Manassas
8751 Sudley Road 22110

Brs: Central Fidelity Bank
9210 Church Street
8385 Sudley Road

Brs: First Virginia Bank
9100 Center Street
9018 Centreville Road

Br: United Virginia Bank
Manassas Junction Shopping Center, Centreville Road and Liberia Avenue

CITY OF MARTINSVILLE

Brs: Piedmont Trust Bank
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street

Brs: United Virginia Bank
134 East Church Street
1105 Spruce Street
902 Bridge Street
247-251 Commonwealth Boulevard

CITY OF NEWPORT NEWS

American Bank
3301-03 Washington Avenue 23607
Brs: 2600 Jefferson Avenue
12437 Warwick Boulevard

Brs: Bank of Virginia
3101 Washington Avenue
96 Main Street
2 Hidenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard

Brs: Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard

Brs: First Virginia Bank of Tidewater
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard

Brs: United Virginia Bank
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard

CITY OF NORFOLK

Bank of the Commonwealth
Boush & Charlotte Streets 23510
Brs: 201 South Granby Mall
4101 Granby Street

First Virginia Bank of Tidewater
101 St. Paul's Boulevard 23510
Brs: 901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue

Heritage Bank & Trust
841 North Military Highway 23502
Br: 200 East Plume Street

Brs: Bank of Virginia
865 East Little Creek Road
#3 Koger Executive Center
2014 Granby Street
870 North Military Highway
500 Plume Street

Br: Central Fidelity Bank
70 Janaf Shopping Center, Virginia Beach Boulevard

Brs: Citizens Trust Bank
6330 Newtown Road
Old Dominion University Webb Center
7530 Tidewater Drive

Brs: United Virginia Bank
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road

EHT: Bank of Virginia
Ghent Village Shoppes, 1355-K DeBree Avenue

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803
Brs: 9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Br: Bank of Southside Virginia, The
2703 South Crater Road

Brs: Bank of Virginia
20 Franklin Street
1963 South Crater Road

Brs: Central Fidelity Bank
144 North Sycamore Street
2128 South Crater Road

Brs: United Virginia Bank
898 East Washington Street (D-I)
1340 West Washington Street
147 North Sycamore Street
1941 South Sycamore Street

CITY OF POQUOSON

Br: First Virginia Bank of Tidewater
452 Wythe Creek Road

CITY OF PORTSMOUTH

Citizens Trust Bank
355 Crawford Parkway 23704
Brs: 3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
4035 Cedar Lane
801 Water Street, Harbor Tower
Office Building
5700 Portsmouth Boulevard

Br: American Bank
306 High Street

Br: Bank of Virginia
600 Washington Street

Brs: Central Fidelity Bank
High Street & Crawford Parkway
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
Norfolk Naval Shipyard

Br: Chesapeake Bank & Trust
1000 Airline Boulevard

Br: First Virginia Bank of Tidewater
5100 Portsmouth Boulevard

Brs: United Virginia Bank
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street

CITY OF RADFORD

Brs: First Virginia Bank of the Southwest
520 First Street, West
Norwood Street & Third Avenue

Brs: United Virginia Bank
1100 Norwood Street
700 Norwood Street
1st & Kent Streets
1st & Denby Streets

CITY OF RICHMOND

Bank of Virginia
800 East Main Street 23219
Brs: 401 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
6845 Midlothian Turnpike
4824 Brook Road

Central Fidelity Bank
219 East Broad Street
Richmond 23219
Brs: 1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue

Consolidated Bank and Trust Company
320 North First Street 23240
Brs: 1806 Creighton Road
3009 Hull Street Road

First Virginia Bank—Colonial
700 East Main Street 23219
Brs: 2604 Hull Street Road
200 East Belt Boulevard
4710 Walmsley Boulevard
7023 Forest Hill Avenue

Southern Bank
Second and Grace Streets 23219
Brs: 8th and Cary Streets
3404 Hermitage Road
701 East Franklin Street
1415 East Main Street
3201 West Cary Street
130 East Belt Boulevard

United Virginia Bank
919 East Main Street 23219
Brs: 2500 East Broad Street Road
1101 Azalea Avenue
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
206 East Main Street

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

Virginia Capital Bank
1776 Staples Mill Road 23230

Women's Bank, The
1007 East Main Street 23219

Br: Suburban Bank, The
209 West Franklin Street

CITY OF ROANOKE

Brs: Bank of Virginia
First Street & Church Avenue, S.W.
5001 Airport Road, Crossroads Mall
3615 Franklin Road, S.W.

Brs: First Virginia Bank—Roanoke/West
25 West Church Avenue, S.W.
5005 Melrose Avenue
Market Square Drive & U.S. Route 460

Brs: United Virginia Bank
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
1727 Peters Creek Road

CITY OF SALEM

Salem Bank & Trust
220 East Main Street 24153
Br: 1406 Colorado Street

Br: Bank of Shawsville
West Main Street & Kessling Avenue

Brs: Bank of Virginia
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets

Brs: First Virginia Bank—Roanoke/West
223 East Main Street
2743 West Main Street
231 College Avenue

Br: United Virginia Bank
1425 West Main Street

CITY OF SOUTH BOSTON

Br: United Virginia Bank
420 Main Street

CITY OF STAUNTON

Brs: First American Bank of Virginia
239 North Central Avenue
833 Springhill Road

Br: First Virginia Bank of Augusta
125 North Central Avenue

Brs: Planters Bank & Trust Company of Virginia
24 South Augusta Street
2307 West Beverly street
2201 North Augusta Street
2201 North Augusta Street (D-I)

Brs: United Virginia Bank
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street

CITY OF SUFFOLK

Bank of Suffolk
101 East Washington Street 23434
Brs: 1000 North Main Street
1608 Holland Road
625 East Washington Street

Br: Bank of Virginia
6423 Whaleyville Boulevard

Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street

Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1703 North Main Street

Brs: United Virginia Bank
123 North Main Street
6617 Holland Road

CITY OF VIRGINIA BEACH

Bank of Virginia Beach
1613 Laskin Road 23451
Brs: 5293 Princess Anne Road
2888 Virginia Beach Boulevard
1068 Independence Boulevard

Virginia Beach Bank of Commerce
3450 Pacific Avenue 23451
Br: 4524 Holland Road

Brs: Bank of the Commonwealth
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Brs: Bank of Virginia
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road

Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
5015 Virginia Beach Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive

Brs: Citizens Trust Bank
4176 South Plaza Trail
5288 Providence Road

Brs: First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
3336 Holland Road
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road

United Virginia Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard

EFT: Commercial and Savings Bank, The
Zayre Building, U.S. Routes 522 & 50

CITY OF WAYNESBORO

Br: Bank of Virginia
1100 West Broad Street

Br: First American Bank of Virginia
216 South Wayne Avenue

Brs: First Virginia Bank of Augusta
501 West Broad Street
105 Hopeman Parkway

Br: Planters Bank & Trust Company of Virginia
251 North Poplar Avenue

CITY OF WILLIAMSBURG

Br: Central Fidelity Bank
1006 Richmond Road

Br: First Virginia Bank of Tidewater
300 Second Street

Brs: Southern Bank
306 South Henry Street
1635 Richmond Road

Brs: United Virginia Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

CITY OF WINCHESTER

Commercial and Savings Bank, The
186 North Loudoun Street 22601

Brs: 661 North Loudoun Street
823 South Loudoun Street
1041 Berryville Avenue
234 Weems Lane

Brs: First American Bank of Virginia
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
451 Amherst Street

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

COUNTIES

ACCOMACK COUNTY

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13
Onley 23418
Brs: U.S. Route 13, Belle Haven
109 South Main Street, Chincoteague
U.S. Route 13, Oak Hall

First Virginia Bank—Eastern Shore
44 Market Street
Onancock 23417
Brs: U.S. Route 13, Onley
U.S. Route 13, New Church

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336
Br: Bank of Virginia
U.S. Route 13 & State Route 691, Mappsville
Brs: Central Fidelity Bank
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley
Brs: United Virginia Bank
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter

ALBEMARLE COUNTY

Albemarle Bank and Trust Company
1425 Seminole Trail 22901
Br: Valley Street, Scottsville

First Virginia Bank—Central
U.S. Route 29, North 22906
Brs: 100 Riverbend Drive
State Route 240, Crozet Shopping Center
Brs: Central Fidelity Bank
U.S. Route 29 & State Route 649
Albemarle Square Shopping Center, Rio Road & U.S. 29 North
Br: United Virginia Bank
U.S. Route 29, North & Rio Road

ALLEGHENY COUNTY

Br: First Virginia Bank—Highlands
Mallow Mall Shopping Center

AMELIA COUNTY

Bank of Amelia
U.S. Route 360, Amelia Courthouse
Amelia 23002

AMHERST COUNTY

First Virginia Bank—South Central
301 Main Street
Amherst 24521
Br: Elon Road & Amherst Turnpike, Madison Heights
Br: Bank of Virginia
Seminole Shopping Center, Madison Heights
Br: United Virginia Bank
U.S. Route 29, North & Dillard Road, Madison Heights

ARLINGTON COUNTY

Arlington Bank
4233 Wilson Boulevard 22210

First Commercial Bank
3801 Wilson Boulevard 22203
Br: 3801 Wilson Boulevard (D-I)
Brs: Bank of Virginia
1755 South Jefferson Davis Highway
2020 North 14th Street
4736 Lee Highway
6045 Wilson Boulevard
1500 Wilson Boulevard
One Crystal Gateway, 1235 Jefferson Davis Highway
Br: Burke & Herbert Bank & Trust Company
500 South 23rd Street
Brs: Central Fidelity Bank
1901 North Moore Street
2026 Wilson Boulevard
Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
1930 Jefferson Davis Highway
1701 McKinley Road
1501 Wilson Boulevard
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
3500 North Washington Boulevard
2213 North Glebe Road
1111 Army Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)
Brs: First Virginia Bank
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
2776 South Randolph Street
6745 Lee Highway
1469 Jefferson Davis Highway

Br: Guaranty Bank and Trust Company
1410 North Cleveland Street

Brs: United Virginia Bank
3565 Lee Highway
3040 North Fairfax Drive
1000 Wilson Boulevard
5335 Lee Highway
249 Glebe Road
2770 South Randolph Street

AUGUSTA COUNTY

First Virginia Bank of Augusta
1355 Greenville Avenue 24401
Brs: Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoor Street, Stuarts Draft

Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22934
Brs: Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 608, Stuarts Draft

Br: Bank of Rockbridge
U.S. Route 11, Greenville

Br: Bank of Virginia
U.S. Route 11, Verona

Br: United Virginia Bank
U.S. Route 340 & State Route 649, Stuarts Draft

BATH COUNTY

Br: First Virginia Bank—Highlands
Hot Springs

BEDFORD COUNTY

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551

BLAND COUNTY

Brs: First Virginia Bank of the Southwest
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap

BOTETOURT COUNTY

Bank of Buchanan
Main Street
Buchanan 24066

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090
Br: U.S. Route 220, South, Daleville

BRUNSWICK COUNTY

Bank of Brunswick, The
112 East Hicks Street
Lawrenceville 23868

BUCHANAN COUNTY

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614
Br: Anchorage Shopping Center, Vansant

Br: Dickenson-Buchanan Bank
South side of State Route 80 at its intersection with State Route 600, Davenport

CAMPBELL COUNTY

Brs: First Virginia Bank—South Central
U.S. Route 501 & State Route 40, Brookneal
8800 Timberlake Road

Br: Community Bank of Forest, The
9009 Timberlake Road

Br: United Virginia Bank
9604 Timberlake Road

CAROLINE COUNTY

Union Bank and Trust Company
211 North Main Street
Bowling Green 22427
Brs: U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal

Br: Bank of West Point, The
202 North Main Street, Bowling Green

CARROLL COUNTY

Bank of Carroll
Main & Cherry Streets
Hillsville 24343
Brs: U.S. Highway 52 & State Route 927, Cana
Stuart & Meadowview Drives, Hillsville

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

Brs: Main Street, Charlotte Courthouse
26 King Street, Keysville

Br: United Virginia Bank
24-26 King Street, Keysville

Br: Virginia Southern Bank
Main Street, East side of
Route 47, Drakes Branch

CHESTERFIELD COUNTY

Peoples Bank of Chesterfield, The
9961 Ironbridge Road
Chesterfield 23832

Brs: U.S. Route 360 & Courthouse Road
9960 Midlothian Turnpike
5726 Hopkins Road, Meadowbrook Shopping Center

Brs: Bank of Virginia
Chesterfield Mall Shopping Center (ND)
2810 Buford Road
11450 Midlothian Turnpike
4900 Milridge Parkway, East, Midlothian
Old Hundred Road & State Route 10, Chester

Brs: Central Fidelity Bank
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road

Brs: First Virginia Bank—Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester

Brs: Southern Bank
2730 Buford Road
7401 Midlothian Turnpike
6515 Jefferson Davis Highway
7102 Hull Street Road
2141 East Hundred Road, Chester
4410 West Hundred Road, Chester

Br: Suburban Bank, The
122 Buford Road

Brs: United Virginia Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder Drive
11551 Jefferson Davis Highway, Bermuda Square Shopping Center
10100 Hull Street Road

EFT: Bank of Virginia
Brandermill
7318 Midlothian Turnpike

CLARKE COUNTY

Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Boyce

CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127

CULPEPER COUNTY

Brs: Central Fidelity Bank
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue

CUMBERLAND COUNTY

Br: Bank of Powhatan
Cumberland

DICKENSON COUNTY

Dickenson-Buchanan Bank
Main Street
Haysi 24256

Virginia Citizens Bank
Chase Street
Clintwood 24228

DINWIDDIE COUNTY

Bank of McKenney, Incorporated, The
McKenney 23872

Bank of Southside Virginia, The
State Route 618
Carson 23830
Br: U.S. Route 1 & State Route 226, Dinwiddie

Br: Bank of Virginia
U.S. Route 1

ESSEX COUNTY

Bank of Essex
Tappahannock 22560
Br: U.S. Routes 17 & 360, Rappahannock Shopping Center, Tappahannock

Southside Bank
307 Church Lane
Tappahannock 22560
Br: Essex Square Shopping Center, Tappahannock

Br: Bank of West Point, The
U.S. Route 360, Tappahannock

FAIRFAX COUNTY

Business Bank, The
8399 Leesburg Pike
Vienna 22180

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152
Br: Springfield Plaza III, 7000 Commerce Street

Enterprise Bank Corporation
11800 Sunrise Valley Drive
Reston 22091
Br: 7787 Leesburg Pike

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101
Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
5703 Burke Centre Parkway
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centec Building, 11260 Roger Bacon Drive, Reston
6592 Springfield Mall, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna

First Virginia Bank
6400 Arlington Boulevard 22046
Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8560 Richmond Highway
3032 Javier Street
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Highway, Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2941 Chain Bridge Road, Oakton
9915 Georgetown Pike, Great Falls
11100 South Lakes Drive, Reston
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
7000 Bland Street, Springfield
6862 Elm Street, McLean
7393-A Lee Highway, Falls Church

Guaranty Bank and Trust Company
8315 Lee Highway
Brs: 8724 Little River Turnpike
7267 Arlington Boulevard

McLean Bank, The
6832 Old Dominion Drive
McLean 22101

Brs: 750 Walker Road, Great Falls
199 Elden Street, Herndon
6844 Old Dominion Drive, McLean

Brs: Bank of Virginia
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710 Goodridge Drive, McLean
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna

Br: Burke & Herbert Bank & Trust Company
5731 Telegraph Road

Brs: Central Fidelity Bank
2903 Gallows Road
9516 Old Keene Mill Road, Burke
14006 Lee Jackson Highway, Chantilly
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
Tyson's Corner, 8117 Leesburg, Pike, Vienna
5163 Leesburg Pike
7644 Richmond Highway
5802 Columbia Pike
2374 Hunters Woods Plaza, Reston
12050 North Shore Drive, Reston
8330 Old Courthouse Road, Vienna

Br: George Mason Bank, The
4400 University Drive, George Mason University

Brs: United Virginia Bank
2000 Huntington Avenue
Tyson's Corner Shopping Center (D-I)
Tyson's Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
12th & Gunston Roads, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
6909 Old Keene Mill Road, Springfield
6686 Franconia Road, Springfield

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna

FAUQUIER COUNTY

State Bank of Remington, Incorporated
Remington 22734
Brs: U.S. Route 17, Bealeton
State Route 28, Catlett

Brs: First Virginia Bank
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton

FLOYD COUNTY

Bank of Floyd, The
Main Street
Floyd 24091

Blue Ridge Bank
North Locust Street
Floyd 24091

FRANKLIN COUNTY

First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151
Brs: 224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
NE corner of State Routes 116 and 122
Boones Mill

Brs: United Virginia Bank
101 South Main Street, Rocky Mount
Franklin Plaza Shopping Center, Rocky Mount

FREDERICK COUNTY

Brs: Commercial and Savings Bank, The
Shawnee Drive & U.S. Route 11, South
U.S. Highway 50, Gore

Br: First American Bank of Virginia
U.S. Route 50

Brs: First Virginia Bank—Shenandoah Valley
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North & State Route 661

GILES COUNTY

Brs: First Virginia Bank—Roanoke/West
300 Main Street, Narrows
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460, Pembroke
214 Virginia Avenue, Rich Creek

GLOUCESTER COUNTY

Brs: Bank of West Point, The
U.S. Route 17 & State Route 216, Hayes
U.S. Route 17 & State Route 14

Brs: First Virginia Bank of Tidewater
Gloucester Courthouse, Gloucester
Hayes

Brs: United Virginia Bank
Main Street, Gloucester Courthouse, Gloucester
Gloucester Point, Gloucester

GOOCHLAND COUNTY

Bank of Goochland
Goochland 23063
Brs: 13500 Patterson Avenue
U.S. Route 250 & State Route 623

Bank of the James
U.S. Route 250
Manakin-Sabot 23103
Brs: 13900 Patterson Avenue
State Route 6, Goochland Courthouse

GREENE COUNTY
Bank of Greene
U.S. Route 29, North
Ruckersville 22968

GREENVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary Highway 686

HALIFAX COUNTY

Brs: United Virginia Bank
4027 Halifax Road, Centerville
Seventh Street, Virgilina

HANOVER COUNTY

Brs: First Virginia Bank—Colonial
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville

Brs: United Virginia Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
6008 Mechanicsville Pike, Mechanicsville

HENRICO COUNTY

Suburban Bank, The
1300 East Parham Road 23228
Br: 9012 Three Chopt Road

Brs: Bank of the James
8821 West Broad Street Road
Northeast corner of Gaskins Road and Stoneridge Lane

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

Brs: Bank of Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
415 East Ridge Road
6922 Lakeside Avenue
3631 Mechanicsville Pike
4840 South Laburnum Avenue
11011 West Broad Street Road
6415 Osborne Turnpike
9 West Nine Mile Road, Highland Springs
400 West Williamsburg Road, Sandston
9700 Gayton Road, Gayton Crossing Shopping Center

Brs: Central Fidelity Bank
Byrd Airport Terminal Building
Eastgate Mall at Nine Mile Road
5001 Nine Mile Road
7101 West Broad Street
109 East Nine Mile Road
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road

Brs: First Virginia Bank—Colonial
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center

Brs: Southern Bank
3800 Mechanicsville Pike
1504 Parham Road
7605 West Broad Street Road
1900 Lauderdale Drive
2702 Parham Road
5905 West Broad Street Road
3720 Mechanicsville Pike

Brs: United Virginia Bank
8602 Patterson Avenue
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
U.S. Route 1 & Parham Road
2694 Williamsburg Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road

Br: Virginia Capital Bank
5001 Lakeside Avenue

Br: Women's Bank, The
2801 Parham Road

EFT: Bank of Virginia
5801 Bremo Road

HENRY COUNTY

First Bassett Bank & Trust
Main Street
Bassett 24055

Brs: Virginia Avenue, Collinsville
U.S. Route 220, South, Ridgeway
U.S. Route 58, West, Spencer
Southeast corner of Riverside Highway & State Route 1235, Bassett

Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078

Brs: State Route 47, Stanleytown
West side of U.S. Route 220

Brs: United Virginia Bank
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue and Daniels Creek Road, Collinsville
State Routes 682 & 57-A, Bassett
U.S. Route 220 & State Route 724, Ridgeway
U.S. Route 58

HIGHLAND COUNTY

Blue Grass Valley Bank, The
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430

Farmers Bank, Windsor, Virginia
Windsor Boulevard
Windsor 23487

Br: Bank of Franklin, The
Airway Shopping Center, U.S. Highway 58, East

JAMES CITY COUNTY

Br: United Virginia Bank
U.S. Route 60 & State Route 614, Lightfoot

KING GEORGE COUNTY

King George State Bank, Inc.
State Route #3
King George 22485

Brs: First Virginia Bank—Northern Neck
Dahlgren
State Routes 3 & 610, King George

KING & QUEEN COUNTY

Br: Bank of Middlesex, The
U.S. Route 33 & State Route 670, Mattaponi

Br: Bank of West Point, The
U.S. Routes 33 & 14, Shackelfords

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

KING WILLIAM COUNTY

Bank of West Point, The
1681 Main Street
West Point 23181
Br: U.S. Route 360, Manquin

Citizens and Farmers Bank
8th & Main Streets
West Point 23181
Br: 14th & Main Streets, West Point
Br: Southside Bank
Aylett
EFT: Citizens and Farmers Bank
19th & King William Avenues,
West Point

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482
Br: Bank of Virginia
White Stone

LEE COUNTY

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277
Br: U.S. Route 58 & State Route 673,
Rose Hill

Lee Bank & Trust Company
Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58, Dryden
Industrial Drive & U.S. Highway
58, Pennington Gap
St. Charles
Church & Institute Streets,
Jonesville

Peoples Bank of Ewing
Highway 58
Ewing 24248
Br: Rose Hill

LOUDOUN COUNTY

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170
Brs: Bank of Virginia
105 Harry Flood Byrd Highway,
Sterling
Dulles International Airport,
Chantilly
101 East Holly Avenue, Sterling
Park
Brs: First American Bank of Virginia
13 North King Street, Leesburg
153 South Catoctin Circle,
Leesburg
Routes 625, 636 & 838, Leesburg
87 Sugarland Run Drive, Sterling
Brs: First Virginia Bank
115 Main Street, Purcellville
Loudoun Valley Shopping Center,
Purcellville
212 East Market Street, Leesburg
101 Enterprise Street, Sterling

LOUISA COUNTY

Bank of Louisa, The
State Route 22 & U.S. Route 33
Louisa 23093
Br: Mineral Avenue & Second Street,
Mineral

LUNENBURG COUNTY

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944
Br: 1910 Main Street, Victoria

MECKLENBURG COUNTY

Citizens Bank, Incorporated, The
111 East Danville Street
South Hill 23970
Br: Town Square Shopping Center,
East, Atlantic Street, South Hill

Virginia Southern Bank
7th Street & Virginia Avenue
Clarksville 23927
Br: 242 North Main Street, Chase City
Brs: Bank of Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

MIDDLESEX COUNTY

Bank of Middlesex, The
Cross & Prince George Streets
Urbanna 23175
Brs: Deltaville
Saluda
Br: Bank of West Point, The
U.S. Route 33 & State Route 641,
Saluda

MONTGOMERY COUNTY

Bank of Christiansburg, The
4 East Main Street 24073
Brs: 2105 Roanoke Street
920 University City Boulevard,
University Mall, Blacksburg

Bank of Shawsville
Shawsville 24162

First Virginia Bank of the Southwest
985 Cambria Street, N.E. 24073
Brs: State Route 114 & U.S. Route 460
902 Price's Fork Road,
Blacksburg

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

151 Country Club Drive,
Blacksburg

NELSON COUNTY

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949
Br: State Route 6, Afton

NEW KENT COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155,
Providence Forge
State Route 249, Quinton

NOTTOWAY COUNTY

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824
Brs: 101 North Main Street, Blackstone
(D-I)
210 Carter Street, Crewe

NORTHAMPTON COUNTY

Eastville Bank, The
Eastville 23347

Peoples Trust Bank, The
Main Street
Exmore 23350

Brs: United Virginia Bank
U.S. Route 13 & State Route 639,
Cheriton
U.S. Route 13, Nassawadox

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22473
Br: U.S. Route 360, Callao

Br: Bank of Virginia
Burgess
Reedville

Brs: First Virginia Bank—Northern Neck
Callao
U.S. Route 360 & State Route 634,
Heathsville

ORANGE COUNTY

First Virginia Bank of Orange
235 Madison Road
Orange 22960

PATRICK COUNTY

Br: United Virginia Bank
West Blue Ridge Avenue, Stuart

PITTSYLVANIA COUNTY

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563
Br: Westover Drive & James Road

Br: Peoples Bank of Danville
140 South Main Street, Chatham

Br: United Virginia Bank
Main Street, Gretna

POWHATAN COUNTY

Bank of Powhatan
Powhatan 23139
Br: U.S. Route 60, Midlothian

Central Virginia Bank
U.S. Route 60
Powhatan 23139

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The
Prince George

Br: United Virginia Bank
Fort Lee, Mahone Avenue, Building
P-4307 (F)

PRINCE WILLIAM COUNTY

Prince William Bank, The
110 Graham Park Road
Dumfries 22026
Brs: 8300 Sudley Road, Manassas Mall
1120 Horner Road, Woodbridge

Brs: Bank of Virginia
8091 Sudley Road
201 Graham Park Road, Dumfries
9136 Mathis Avenue
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway,
Woodbridge (D-I)
2876 Dale Boulevard, Woodbridge

Br: Central Fidelity Bank
2201 Old Bridge Road

Brs: First Virginia Bank
Washington & Jefferson Streets,
Haymarket
14434 Jefferson Davis Highway,
Woodbridge
7900 Sudley Road

Brs: United Virginia Bank
9401 Battle Street
4150 Dale Boulevard
State Route 234, Westgate
Shopping Center
U.S. Route 1, Bridgewood Shopping
Center, Woodbridge

EFT: Bank of Virginia
4383 Dale Boulevard, Woodbridge

PULASKI COUNTY

Br: Bank of Speedwell, Incorporated
1105 Bob White Boulevard

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

Brs: Bank of Virginia
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski Mall Shopping Center

Br: First Virginia Bank of the Southwest
Lee Highway & Trinkle Avenue
Dublin

Brs: United Virginia Bank
New River Shopping Center
Routes 114 & 600

RICHMOND COUNTY

Northern Neck State Bank, Incorporated
Warsaw 22572

Br: Bank of Montross, The
U.S. Route 360

ROANOKE COUNTY

First Virginia Bank—Roanoke/West
6625 Williamson Road
Roanoke 24019

Brs: 2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1326 East Washington Avenue, Vinton

Br: Bank of Virginia
901 Hardy Road, Vinton

Brs: United Virginia Bank
7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue and Electric Road

ROCKBRIDGE COUNTY

Bank of Rockbridge
Raphine 24472

Brs: State Route 252, Brownsburg
U.S. Route 11, Fairfield

Br: United Virginia Bank
U.S. Route 11, North

ROCKINGHAM COUNTY

Farmers and Merchants Bank of Rockingham
205 Main Street
Timberville 22853

Brs: 127 Rockingham Street, Elkton
State Route 259, Broadway

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812

Br: 238 South Main Street, Dayton

Br: First American Bank of Virginia
516 North Main Street, Bridgewater

Br: United Virginia Bank
1905 East Market Street

RUSSELL COUNTY

First Russell County Bank and Trust Company
Main Street & Secondary Road T-1029
Lebanon 24266

Peoples, Bank, Inc.
Depot Street
Honaker 24260

Brs: U.S. Highway 58, Banners Corner, Castlewood
U.S. Route [illegible] Lebanon
Main St[illegible], Cleveland

Brs: Bank of Virginia
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon

EFT: Bank of Virginia
Lebanon Center, Lebanon

SCOTT COUNTY

Brs: Bank of Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City

SHENANDOAH COUNTY

Farmers Bank of Edinburg, Incorporated, The
Main Street
Edinburg 22824

Br: 161 South Main Street, Woodstock

First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657

Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

Brs: United Virginia Bank
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg

SMYTH COUNTY

Bank of Marion, The
102 West Main Street
Marion 24354

Brs: 1600 North Main Street, Marion
South Main Street and Washington Avenue, Marion

SOUTHAMPTON COUNTY

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Br: Bank of Virginia
2101 Plank Road

Brs: First Virginia Bank
2062 Plank Road, Greenbrier Shopping Center

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

137 Spotsylvania Mall, State Route 3
2609 Lafayette Boulevard

Br: Union Bank and Trust Company
4540 Lafayette Boulevard

Brs: United Virginia Bank
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary State Route 710

STAFFORD COUNTY

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401

Brs: Stafford Courthouse, U.S. Route 1
Garrisonville
200 White Oak Road

Br: First Virginia Bank
State Route 610 & Brafferton Boulevard

Brs: Peoples Bank of Danville, The
Stafford Courthouse
U.S. Route 17

SURRY COUNTY

First Virginia Bank—Surry
200 East Main Street
Surry 23883

SUSSEX COUNTY

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888

Bank of Waverly, The
Main & Bank Streets
Waverly, 23890

Brs: State Routes 735 & 634, Sussex
Bank Street, Waverly

Brs: Bank of Southside Virginia, The
Jarratt
Stony Creek

Br: Central Fidelity Bank
U.S. Route 301 & State Road 139

TAZEWELL COUNTY

Bank of Tazewell County
306 East Main Street
Tazewell 24651

Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell
555 East Riverside Drive
Tazewell 24651

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641

Brs: U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 and State Route 16, Tazewell

WARREN COUNTY

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630

Brs: Bank of Virginia
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal

Br: First Virginia Bank—Shenandoah Valley
Royal Plaza Shopping Center, Front Royal

WASHINGTON COUNTY

First Virginia Bank—Damascus
Laurel Avenue
Damascus 24236

Brs: U.S. Route 58, South of State Route 716, Damascus
State Route 80, Meadowview
Northwest corner of U.S. Route 11 and State Route 704

WESTMORELAND COUNTY

Bank of Montross, The
King's Highway
Montross 22520

Br: State Route 205, Colonial Beach

First Virginia Bank—Northern Neck
416 Colonial Avenue
Colonial Beach 22443

Br: Hague

Peoples Bank of Montross
Montross 22520

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219

First Commonwealth Bank
204 West Main Street
Wise 24293

Miners Exchange Bank
Alternate Route 58
Coeburn 24230

Peoples Bank of Pound
Pound 24279

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

Brs: Main Street, Pound
Southwest corner of U.S. Route 23
Bypass & U.S. Route 23 Business

Br: Bank of Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374

Brs: Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

YORK COUNTY

Br: Bank of Virginia
Grafton

Br: Central Fidelity Bank
U.S. Route 17, York Square
Shopping Center, Grafton

Br: First Virginia Bank of Tidewater
1782 George Washington Highway,
Grafton

Brs: United Virginia Bank
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 (Pocahontas Trail)
and McLaws Circle

(D-I) Drive-In
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

The Bank of Southside Virginia Corporation, Carson, Virginia 23830

C.E.O.–Mr. John H. Clements, Chairman of the Board and President
The Bank of Southside Virginia, Carson, Virginia

Bank of Virginia Company, P.O. Box 25970, Richmond, Virginia 23260

C.E.O.–Mr. Frederick Deane, Jr., Chairman of the Board
Bank of Virginia, Richmond, Virginia

Central Fidelity Banks, Inc., P O. Box 27602, Richmond, Virginia 23219

C.E.O.–Mr. Carroll L. Saine, Chairman of the Board
Central Fidelity Bank, National Association, Southwest, Abingdon
Central Fidelity Bank, N.A., Lynchburg, Lynchburg
Central Fidelity Bank, Richmond

Chesapeake Bankshares, Inc., P.O. Box 1419, Kilmarnock, Virginia 22482

C.E.O.–Mr. D. D. Monroe, Jr., Chairman
Chesapeake National Bank, Kilmarnock, Virginia

Citizens Trust Company, 355 Crawford St., Drawer H, Portsmouth, Virginia 23705

C.E.O.–Mr. George R. Aston, Jr., President
Citizens Trust Bank, Portsmouth, Virginia

Colonial–American Bankshares Corporation, P.O. Box 1831, Roanoke, Virginia 24008

C.E.O.–Mr. W. F. Hawkins, President
The Mountain National Bank of Clifton Forge, Clifton Forge
Colonial–American National Bank, Roanoke

Dominion Bankshares Corporation, P.O. Drawer 13327, Roanoke, Virginia 24040

C.E.O.–Mr. Warner N. Dalhouse, President
Dominion National Bank, Abingdon
Rockingham National Bank, Bridgewater
The Farmers Bank of Edinburg, Incorporated, Edinburg
Dominion National Bank of the Cumberlands, National Association, Haysi
Dominion National Bank of Greater Hampton Roads, Norfolk
Dominion National Bank of Richmond, Richmond
First National Exchange Bank, Roanoke
Dominion National Bank of Northern Virginia, Vienna
The Commercial and Savings Bank, Winchester

F & M National Corporation, P.O. Box 2800, Winchester, Virginia 22601

C.E.O.–Mr. Wilbur M. Feltner, President
Massanutten Bank and Trust, National Association, Harrisonburg
Stonewall Jackson Bank and Trust, National Association, Mount Jackson
The Suburban Bank, Richmond
Farmers and Merchants National Bank, Winchester

First American Bankshares, Inc., 1701 Pittsylvania Avenue, N.W., Washington, D.C. 20006

C.E.O.–Mr. Robert G. Stevens, President
First American Bank, N.A., Washington, D.C., Washington, D.C.
Eastern Shore National Bank, Pocomoke City, Maryland
First American Bank of Maryland, Silver Spring, Maryland
First American Bank of Virginia, McLean, Virginia
The Round Hill National Bank, Round Hill, Virginia

First National Bankshares, Inc., 401 Halifax St., Box 955, Emporia, Virginia 23847

C.E.O.–Mr. J. R. Gobble, Jr., President
The First National Bank of Emporia

First National Corporation, P.O. Box 349, Strasburg, Virginia 22657

C.E.O.–Mr. Ronald F. Miller, President
The First National Bank of Strasburg, Strasburg, Virginia

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22046

C.E.O.–Mr. Thomas K. Malone, Jr., Chairman of the Board
First Virginia Bank–South Central, Amherst
First Virginia Bank–Planters, Bridgewater
First Virginia Bank–Central, Charlottesville
First Virginia Bank of the Southwest, Christiansburg
First Virginia Bank–Northern Neck, Colonial Beach
First Virginia Bank–Highlands, Covington
First Virginia Bank–Damascus, Damascus
First Virginia Bank, Falls Church
First Virginia Bank–Commonwealth, Grafton
First Virginia Bank–South, Hurt
First Virginia Bank of Tidewater, Norfolk
First Virginia Bank–Eastern Shore, Onancock
First Virginia Bank of Orange, Orange
First Virginia Bank–Colonial, Richmond
First Virginia Bank–Roanoke/West, Roanoke
First Virginia Bank–Franklin County, Rocky Mount
First Virginia Bank of Augusta, Staunton
First Virginia Bank–Surry, Surry
First Virginia Bank–Shenandoah Valley, Woodstock

Fredericksburg National Bancorp, 2403 Fall Hill Ave., Box 7207, Fredericksburg, Virginia 22404

C.E.O.–Mr. Stuart H. Payne, Sr., President
The National Bank of Fredericksburg, Fredericksburg, Virginia

Independent Banks of Virginia, Inc., 841 N. Military Hwy., Norfolk, Virginia 23502

C.E.O.–Mr. C. Phillips Kraemer, President
Heritage Bank & Trust, Norfolk, Virginia

Jefferson Bankshares, Inc., P.O. Box 711, Charlottesville, Virginia 22902

C.E.O.–Mr. Hovey S. Dabney, President
National Bank and Trust Company, Charlottesville
Bank of Goochland, Goochland
First National Bank of the Valley, Luray
Bank of Powhatan, Powhatan
Southern Bank, Richmond

Piedmont BankGroup Incorporated, P.O. Box 4751, Martinsville, Virginia 24112

C.E.O.–Mr. Irving M. Groves, Jr., President
Piedmont Trust Bank, Collinsville
The First National Bank of Ferrum, Ferrum
The Community Bank of Forest, Forest
Bank of Carroll, Hillsville

Shawsville Bancorp, Inc., P.O. Box 67, Shawsville, Virginia 24162

C.E.O.–M. J. E. Pearman, Sr., President
Bank of Shawsville, Shawsville, Virginia

Sovran Financial Corporation, One Commercial Place, Norfolk, Virginia 23510

C.E.O.–Mr. C. A. Cutchins, III, Chairman of the Board
Sovran Bank, N.A., Richmond, Virginia

United Financial Banking Companies, Inc., 8399 Leesburg Pike, Vienna, Virginia 22180

C.E.O.–Mr. Ralph E. Jewell, President
The Business Bank, Vienna, Virginia

United Virginia Bankshares Incorporated, P.O. Box 26665, Richmond, Virginia 23261

C.E.O.–Mr. Joseph A. Jennings, Chairman
United Virginia Bank, Richmond, Virginia

TRUST SUBSIDIARIES

Bank of Virginia Trust Company
7 North Eighth Street
Richmond, Virginia 23219

Dominion Trust Company
213 South Jefferson St.
Roanoke, Virginia 24040

FOREIGN BRANCHES AND EDGE ACT BANKS

Bank of Virginia Company, Richmond, Virginia

- Bank of Virginia, Richmond, Virginia
  - Branch: Nassau, Bahamas
- Bank of Virginia International, Richmond, Virginia (Edge Act)
- Bank of Virginia (Grand Cayman) Limited, Georgetown, Cayman Islands

United Virginia Bankshares, Incorporated, Richmond, Virginia

- United Virginia Bank, Richmond, Virginia
  - Branch: Georgetown, Cayman Islands
- United Virginia Bank International, Norfolk, Virginia (Edge Act)

SAVINGS AND LOAN HOLDING COMPANIES AND THEIR VIRGINIA CHARTERED SUBSIDIARIES

Heritage Financial Corporation
Heritage Savings and Loan Association
10th and Main Streets
Richmond, Virginia 23214
(Authorized: August 24, 1978)

CONSOLIDATED STATEMENT OF CONDITION OF
AS OF

		1982 MUTUAL ASSOCIATIONS 11 28 BRANCHES	1982 STOCK ASSOCIATIONS 29 128 BRANCHES
	ASSETS		
1.	First mortgage loans	$697,635,402.00	$2,465,718,069.00
2.	Home improvement loans	2,455,556.00	3,137,707.00
3.	Loans on savings accounts	6,365,966.00	32,038,827.00
4.	Other loans	19,085,059.00	57,155,720.00
5.	Real estate owned	1,628,885.00	16,705,785.00
6.	Office building	10,614,529.00	28,141,563.00
7.	Furniture and fixtures	2,059,081.00	8,864,669.00
8.	Cash on hand and in banks	11,601,266.00	65,443,722.00
9.	Federal Home Loan Bank Stock	6,789,700.00	24,547,000.00
10.	Government obligations	48,338,307.00	106,950,539.00
11.	Other investments	52,243,586.00	219,472,382.00
12.	Other assets	22,495,568.00	205,962,703.00
13.	TOTAL ASSETS	$881,312,905.00	$3,234,138,686.00
	LIABILITIES		
14.	Savings accounts	$717,830,541.00	$2,479,866,088.00
15.	Advances from F.H.L.B.	72,053,000.00	339,289,499.00
16.	Borrowed money	37,852,016.00	140,818,413.00
17.	Loans in process	10,061,071.00	115,724,183.00
18.	Other liabilities	9,307,958.00	73,586,627.00
19.	TOTAL LIABILITIES	$847,104,586.00	$3,149,284,810.00
	NET WORTH		
20.	Reserves required by law	$ 20,677,189.00	$ 32,212,564.00
21.	Voluntary reserves	247,717.00	136,739.00
22.	Capital stock	—	29,330,564.00
23.	Surplus and undivided profits	13,283,413.00	23,174,009.00
24.	TOTAL NET WORTH	$ 34,208,319.00	$ 84,853,876.00
25.	TOTAL LIABILITIES & NET WORTH	$881,312,905.00	$3,234,138,686.00

STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
DECEMBER 31

1982 TOTAL 40 156 BRANCHES	1983 MUTUAL ASSOCIATIONS 10 22 BRANCHES	1983 STOCK ASSOCIATIONS 27 137 BRANCHES	1983 TOTAL 37 159 BRANCHES	
$3,163,353,471.00	$701,204,258.00	$2,989,265,259.00	$3,690,469,517.00	1
5,593,263.00	2,715,069.00	2,842,375.00	5,557,444.00	2
38,404,793.00	4,277,971.00	17,293,855.00	21,571,826.00	3
76,240,779.00	18,851,463.00	118,646,946.00	137,498,409.00	4
18,334,670.00	1,010,165.00	12,833,056.00	13,843,221.00	5
38,756,092.00	10,230,686.00	36,467,012.00	46,697,698.00	6
10,923,750.00	1,843,080.00	10,473 029.00	12,316,109.00	7
77,044,988.00	15,600,669.00	78,673,855.00	94,274,524.00	8
31,336,700.00	5,656,100.00	24,183,900.00	29,840,000.00	9
155,288,846.00	70,991,123.00	258,132,501.00	329,123,624.00	10
271,715,968.00	63,347,736.00	239,515,750.00	302,863,486.00	11
228,458,271.00	10,795,579.00	217,760,963.00	228,556,542.00	12
$4,115,451,591.00	$906,523,899.00	$4,006,088,501.00	$4,912,612,400.00	13
$3,197,696,629.00	$756,502,663.00	$3,243,347,138.00	$3,999,849,801.00	14
411,342,499.00	38,150,000.00	212,710,000.00	250,860,000.00	15
178,670,429.00	52,225,244.00	236,641,234.00	288,866,478.00	16
125,785,254.00	6,370,415.00	144,190,297.00	150,560,712.00	17
82,894,585.00	18,273,443.00	66,862,575.00	85,136,018.00	18
$3,996,389,396.00	$871,521,765.00	$3,903,751,244.00	$4,775,273,009.00	19
$ 52,889,753.00	$ 20,155,062.00	$ 27,538,367.00	$ 47,693,429.00	20
384,456.00	280,074.00	136,739.00	416,813.00	21
29,330,564.00	—	31,572,840.00	31,572,840.00	22
36,457,422.00	14,566,998.00	43,089,311.00	57,656,309.00	23
$ 119,062,195.00	$ 35,002,134.00	$ 102,337,257.00	$ 137,339,391.00	24
$4,115,451,591.00	$906,523,899.00	$4,006,088,501.00	$4,912,612,400.00	25

S & L APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1983

NEW SAVINGS AND LOAN ASSOCIATION

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
9/29/83	Fairfax Savings and Loan Association, Springfield, VA	6206 Rolling Road, Springfield, Fairfax County, VA	Pending

BRANCHES

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
1/10/83	Standard Savings and Loan Association, Grundy, VA	Richlands Mall, Richlands, Tazewell County, VA	Approved 8/29/83
11/22/82	Investors Savings and Loan Association, Richmond, VA	310 East Main Street, City of Charlottesville, VA	Approved 1/14/83
1/19/83	Investors Savings and Loan Association, Richmond, VA	600 Crawford Street, City of Portsmouth, VA	Approved 3/18/83
1/19/83	Investors Savings and Loan Association, Richmond, VA	3225 High Street, City of Portsmouth, VA	Approved 3/18/83
1/19/83	Investors Savings and Loan Association, Richmond, VA	8837 Eclipse Drive, City of Suffolk, VA	Approved 3/18/83
1/19/83	Investors Savings and Loan Association, Richmond, VA	3664 Virginia Beach Boulevard, City of Virginia Beach, VA	Approved 3/18/83
1/19/83	Investors Savings and Loan Association, Richmond, VA	1115 First Colonial Road, City of Virginia Beach, VA	Approved 3/18/83
1/19/83	Investors Savings and Loan Association, Richmond, VA	1028 Battlefield Boulevard, City of Chesapeake, VA	Approved 3/18/83
2/2/83	Lincoln Savings and Loan Association, Richmond, VA	Suite 1, Plantation House, 1108 East Main Street, City of Richmond, VA	Approved 3/18/83
5/3/83	Shore Savings and Loan Association, Accomac, VA	South side of Maddox Boulevard, Virginia Route T-2113, Chincoteague, Accomack County, VA	Approved 6/21/83
5/31/83	First American Savings & Loan Association, Woodbridge, VA	268 East Market Street, Leesburg, Loudoun County, VA	Approved 8/1/83
5/31/83	First American Savings & Loan Association, Woodbridge, VA	276 Lee Highway, Warrenton, Fauquier County, VA	Approved 8/1/83
6/6/83	Guaranty Savings and Loan Association, Charlottesville, VA	Northwest intersection of Rio Road and Seminole Trail, Albemarle County, VA	Approved 8/1/83
9/13/83	Virginia Savings Bank Front Royal, VA	Intersection of U.S. Route 11 and Virginia Route 670 and Route 42, Shenandoah County, VA	Approved 11/22/83
9/13/83	First Colonial Savings Bank Hopewell, VA	2208 Boulevard, City of Colonial Heights, VA	Approved 11/22/83
11/23/83	Virginia Savings Bank Front Royal, VA	309 Featherbed Lane, City of Winchester, VA	Pending
12/7/83	Investors Savings and Loan Association, Richmond, VA	426 Weems Lane, City of Winchester, VA	Approved 12/30/83
12/7/83	Investors Savings and Loan Association, Richmond, VA	5007 Brook Road, City of Richmond, VA	Approved 12/30/83
12/7/83	Investors Savings and Loan Association, Richmond, VA	5711 Mechanicsville Pike, Hanover County, VA	Approved 12/30/83

S & L APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1983

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	S & L ASSOCIATION	LOCATION		DISPOSITION
3/18/83	Shore Savings and Loan Association, Accomac, VA	From:	U.S. Route 13, Cheriton, Northampton County, VA	Approved 4/22/83
		To:	U.S. Route 13, Business, Cheriton, Northampton County, VA	
5/3/83	Sentinel Savings Bank Richlands, VA	From:	Four Way at Market Street, Tazewell, Tazewell County, VA	Approved 7/14/83
		To:	710 East Riverside Drive, Tazewell, Tazewell County, VA	
10/19/83	First American Savings & Loan Association, Woodbridge, VA	From:	2215 Old Bridge Road, Woodbridge, Prince William County, VA	Approved 11/30/83
		To:	12771 Harbor Drive, Woodbridge, Prince William County, VA	

SAVINGS AND LOAN STATUS CHANGES IN 1983

MERGERS

January	1	Chesapeake Savings and Loan Association, Norfolk, Merged into Life Federal Savings and Loan Association, Norfolk, VA.

CONVERSIONS

December	5	Rappahannock Savings and Loan Association, Fredericksburg, converted to a bank under title of "Rappahannock Bank."

BRANCH OPENINGS

February	10	Seaboard Savings and Loan Association, Virginia Beach, opened its branch office at 100 East Main Street, City of Norfolk, VA.
April	1	Investors Savings and Loan Association, Richmond, opened its branch office at 1028 Battlefield Boulevard, City of Chesapeake, VA.
	1	Investors Savings and Loan Association, Richmond, opened its branch office at 3664 Virginia Beach Boulevard, City of Virginia Beach, VA.
	1	Investors Savings and Loan Association, Richmond, opened its branch office at 3225 High Street, City of Portsmouth, VA.
	1	Investors Savings and Loan Association, Richmond, opened its branch office at 8837 Eclipse Drive, City of Suffolk, VA.
	1	Investors Savings and Loan Association, Richmond, opened its branch office at 600 Crawford Street, City of Portsmouth, VA.
	1	Investors Savings and Loan Association, Richmond, opened its branch office at 1115 First Colonial Road, City of Virginia Beach, VA.
June	16	Investors Savings and Loan Association, Richmond, opened its branch office at 310 East Main Street, City of Charlottesville, VA.
	20	Lincoln Savings and Loan Association, Richmond, opened its branch office at 1108 East Main Street, City of Richmond, VA.
August	15	First American Savings & Loan Association, Woodbridge, opened its branch office at 276 Lee Highway, Warrenton, Fauquier County, VA.
	15	First American Savings & Loan Association, Woodbridge, opened its branch office at 258 East Market Street, Leesburg, Loudoun County, VA.
	29	Guaranty Savings and Loan Association, Charlottesville, opened its branch office at 722 West Rio Road, Albemarle County, VA.
October	31	McLean Savings and Loan Association, McLean, opened its branch office at 6257 Old Dominion Drive, McLean, Fairfax County, VA.
December	30	Investors Savings and Loan Association, Richmond, opened its branch office at 426 Weems Lane, City of Winchester, Va.
	30	Investors Savings and Loan Association, Richmond, opened its branch office at 5711 Mechanicsville Pike, Hanover County, VA.
	30	Investors Savings and Loan Association, Richmond, opened its branch office at 5007 Brook Road, City of Richmond, VA.

CLOSINGS

August	5	The FHLBB appointed FSLIC as a receiver of Mount Vernon Savings and Loan Association, Alexandria, VA. The FSLIC transferred substantially all of the assets and liabilities of the Association to First Florida Federal Savings Bank, Gainsville, Florida (a new association organized by FSLIC for this purpose). First Florida was acquired by Metropolitan Advisors Inc., a Delaware Corporation which is a wholly-owned subsidiary of Metropolitan Savings Bank, Brooklyn, New York.

BRANCH CLOSINGS

January	31	First Colonial Savings and Loan Association, Hopewell, closed its branch office at 10100 Hull Street Road, Chesterfield County, VA.
February	5	Providence Savings and Loan Association, Vienna, closed its branch office at 14529 Jefferson Davis Highway, Woodbridge, Prince William County, VA.
	14	Providence Savings and Loan Association, Vienna, closed its branch office at 9272 Old Keene Mill Road, Burke, Fairfax County, VA.
July	15	First Commonwealth Savings & Loan Association, Alexandria, closed its branch office at 5119 Leesburg Pike, Fairfax County, VA.
December	30	Heritage Savings and Loan Association, Richmond, closed its branch office at 426 Weems Lane, City of Winchester, VA.
	30	Heritage Savings and Loan Association, Richmond, closed its branch office at 5711 Mechanicsville, Pike, Hanover County, VA.
	30	Heritage Savings and Loan Association, Richmond, closed its branch office at 5007 Brook Road, City of Richmond, VA.

EFT CLOSINGS

January	3	United Savings and Loan Association, closed its EFT facility at 5100 Filmore Avenue, Alexandria, VA.
March	1	United Savings and Loan Association, closed its EFT facility at 9229 Arlington Boulevard, Fairfax County, VA.

CHANGES IN TITLE

July	1	Sentinel Savings and Loan Association, Richlands, changed its name to Sentinel Savings Bank.
	1	Mountain Security Savings and Loan Association, Wytheville, changed its name to Mountain Security Savings Bank.
August	1	Old Dominion Savings and Loan Association, Winchester, changed its name to Old Dominion Savings Bank.
September	1	Front Royal Savings and Loan Association, Front Royal, changed its name to Virginia Savings Bank.
	10	Black Diamond Savings and Loan Association, Inc., Norton, changed its name to Black Diamond Savings Bank.
October	5	First Colonial Savings and Loan Association, Hopewell, changed its name to First Colonial Savings Bank.

STATEMENT OF CONDITION

	MUTUAL ASSOCIATIONS	SL-217 FIRST COMMONWEALTH SAVINGS & LOAN ASSOCIATION	SL-37 MUTUAL SAVINGS AND LOAN ASSOCIATION OF VIRGINIA
		ALEXANDRIA	DANVILLE
		2 OFFICES	5 OFFICES
	ASSETS		
1.	First mortgage loans	$52,624,758	$58,986,462
2.	Home improvement loans	35,621	32,236
3.	Loans on savings accounts	481,723	34,236
4.	Other loans	57,000	1,777,183
5.	Real estate owned	—	408,422
6.	Office buildings	487,322	783,801
7.	Furniture and fixtures	115,902	196,363
8.	Cash on hand and in banks	461,458	132,762
9.	Federal Home Loan Bank Stock	470,000	543,800
10.	Government obligations	750,000	623,625
11.	Other investments	2,260,000	10,336,030
12.	Other assets	812,403	1,133,374
13.	TOTAL ASSETS	$58,556,187	$74,988,591
	LIABILITIES		
14.	Savings accounts	$53,309,945	$69,913,719
15.	Advances from F.H.L.B.	2,500,000	—
16.	Borrowed money	—	626,250
17.	Loans in process	1,077,270	—
18.	Other liabilities	679,523	486,012
19.	TOTAL LIABILITIES	$57,566,738	$71,025,981
	NET WORTH		
20.	Reserves required by law	$ 989,449	$ 2,707,567
21.	Voluntary reserves	—	—
22.	Capital stock	—	—
23.	Surplus and undivided profits	—	1,255,043
24.	TOTAL NET WORTH	$ 989,449	$ 3,962,610
25.	TOTAL LIABILITIES & NET WORTH	$58,556,187	$74,988,591

DECEMBER 31, 1983

SL-85	SL-111	SL-45	SL-142	SL-84	
FREDERICKS-BURG SAVINGS AND LOAN ASSOCIATION	PEOPLE'S SAVINGS AND LOAN ASSOCIATION	THE COOPERATIVE BUILDING AND LOAN ASSOCIATION OF LYNCH-BURG, INCOR-PORATED	IMPERIAL SAVINGS & LOAN ASSOCIATION, INCOR-PORATED	NEWPORT NEWS SAVINGS AND LOAN ASSOCIATION	
FREDERICKS-BURG	HAMPTON	LYNCHBURG	MARTINSVILLE	NEWPORT NEWS	
3 OFFICES	1 OFFICE	5 OFFICES	1 OFFICE	8 OFFICES	
$163,914,580	$11,764,702	$111,079,106	$2,957,298	$242,229,548	1
—	—	412,553	430,247	211,773	2
760,376	719,218	1,344,858	216,632	442,593	3
1,609,005	223,051	697,140	253,318	13,513,253	4
216,234	59,011	217,052	17,501	35,630	5
1,255,798	237,247	1,015,001	77,485	3,489,944	6
657,305	83,406	84,997	11,822	439,436	7
9,315,182	186,834	929,877	627,924	3,037,880	8
1,532,400	96,700	942,700	24,400	1,547,500	9
19,184,445	—	6,700,490	95,374	35,338,191	10
23,637,068	9,339,198	3,967,330	—	12,542,734	11
2,115,657	72,411	518,999	11,719	5,684,691	12
$224,198,050	$22,781,778	$127,910,103	$4,723,720	$318,513,173	13
$200,834,989	$20,974,080	$114,496,856	$4,294,109	$225,768,428	14
1,890,000	460,000	1,150,000	150,000	30,950,000	15
—	162,802	4,331,694	—	44,632,587	16
4,020,327	309,833	—	48,982	—	17
4,370,672	294,944	920,866	29,591	10,686,604	18
$211,115,988	$22,201,659	$120,899,416	$4,522,682	$312,037,619	19
$ 8,128,750	$ 381,011	$ 3,362,289	$ 139,143	$ 4,184,891	20
—	108,028	—	—	—	21
—	—	—	—	—	22
4,953,312	91,080	3,648,398	61,895	2,290,663	23
$ 13,082,062	$ 580,119	$ 7,010,687	$ 201,038	$ 6,475,554	24
$224,198,050	$22,781,778	$127,910,103	$4,723,720	$318,513,173	25

STATEMENT OF CONDITION

MUTUAL ASSOCIATIONS	SL-112 ELIZABETH BUILDING AND LOAN ASSOCIATION, INCORPORATED PORTSMOUTH 1 OFFICE	SL-141 HOMESTEAD SAVINGS AND LOAN ASSOCIATION PORTSMOUTH 1 OFFICE
ASSETS		
1. First mortgage loans	$2,695,068	$6,126,585
2. Home improvement loans	302	1,405,226
3. Loans on savings accounts	—	93,719
4. Other loans	—	—
5. Real estate owned	—	—
6. Office buildings	—	132,398
7. Furniture and fixtures	3,070	33,587
8. Cash on hand and in banks	212,296	66,216
9. Federal Home Loan Bank Stock	—	49,600
10. Government obligations	—	—
11. Other investments	—	511,840
12. Other assets	7,869	32,137
13. TOTAL ASSETS	$2,918,605	$8,451,308
LIABILITIES		
14. Savings accounts	$1,181,029	$7,663,611
15. Advances from F.H.L.B.	—	100,000
16. Borrowed money	1,358,911	—
17. Loans in process	—	—
18. Other liabilities	69,310	56,627
19. TOTAL LIABILITIES	$2,609,250	$7,820,238
NET WORTH		
20. Reserves required by law	$ 60,009	$ 201,953
21. Voluntary reserves	32,356	139,690
22. Capital stock	—	—
23. Surplus and undivided profits	216,990	289,427
24. TOTAL NET WORTH	$ 309,355	$ 631,070
25. TOTAL LIABILITIES & NET WORTH	$2,918,605	$8,451,308

DECEMBER 31, 1983

SL-15

SOUTHWEST VIRGINIA SAVINGS AND LOAN ASSOCIATION

ROANOKE

5 OFFICES

$48,826,151	1
187,111	2
184,320	3
721,513	4
56,315	5
2,751,690	6
217,192	7
630,240	8
449,000	9
8,298,998	10
753,535	11
406,319	12
$63,482,384	13
$58,065,897	14
950,000	15
1,113,000	16
914,003	17
679,294	18
$61,722,194	19
$ —	20
—	21
—	22
1,760,190	23
$ 1,760,190	24
$63,482,384	25

STATEMENT OF CONDITION

	STOCK ASSOCIATIONS	SL-191 SHORE SAVINGS AND LOAN ASSOCIATION ACCOMACK 3 OFFICES	SL-173 SUBURBAN SAVINGS AND LOAN ASSOCIATION ANNANDALE 13 OFFICES
	ASSETS		
1.	First mortgage loans	$16,801,586	$248,729,613
2.	Home improvement loans	35,048	—
3.	Loans on savings accounts	151,519	2,061,803
4.	Other loans	161,918	—
5.	Real estate owned	—	283,178
6.	Office buildings	285,591	12,018,666
7.	Furniture and fixtures	22,429	465,501
8.	Cash on hand and in banks	1,025,752	3,341,105
9.	Federal Home Loan Bank Stock	141,600	2,479,200
10.	Government obligations	700,000	13,420,000
11.	Other investments	103	17,676,027
12.	Other assets	107,384	6,995,168
13.	TOTAL ASSETS	$19,432,930	$307,470,261
	LIABILITIES		
14.	Savings accounts	$17,731,133	$259,815,885
15.	Advances from F.H L.B.	—	23,100,000
16.	Borrowed money	600,000	1,399,783
17.	Loans in process	—	5,702,407
18.	Other liabilities	136,989	5,945,297
19.	TOTAL LIABILITIES	$18,468,122	$295,963,372
	NET WORTH		
20.	Reserves required by law	$ 477,000	$ —
21.	Voluntary reserves	—	—
22.	Capital stock	100,300	212,598
23.	Surplus and undivided profits	387,508	11,294,291
24.	TOTAL NET WORTH	$ 964,808	$ 11,506,889
25.	TOTAL LIABILITIES & NET WORTH	$19,432,930	$307,470,261

DECEMBER 31, 1983

SL-171	SL-229	SL-267	SL-216	SL-196	
NORTHERN VIRGINIA SAVINGS AND LOAN ASSOCIATION	CAROLINE SAVINGS AND LOAN ASSOCIATION	GUARANTY SAVINGS AND LOAN ASSOCIATION	VIRGINIA SAVINGS BANK	GALAX SAVINGS AND LOAN ASSOCIATION	
ARLINGTON	BOWLING GREEN	CHARLOTTES-VILLE	FRONT ROYAL	GALAX	
9 OFFICES	1 OFFICE	2 OFFICES	1 OFFICE	2 OFFICES	
$195,165,391	$10,238,476	$13,909,922	$12,551,079	$19,919,663	1
—	138,671	—	46,865	132,549	2
483,639	54,369	53,257	77,082	148,552	3
5,704,851	332,290	1,027,365	286,045	1,407,045	4
610,165	—	—	82,914	52,085	5
3,172,981	210,991	9,819	225,303	99,243	6
266,933	7,752	156,493	91,675	28,805	7
5,116,851	575,600	799,720	643,716	4,496,571	8
2,746,500	100,300	56,900	60,800	199,300	9
8,913,651	200,250	2,303,957	—	462,521	10
997,738	515,000	265,000	2,950,384	222,460	11
41,098,648	1,216,533	147,146	290,357	89,715	12
$264,277,348	$13,590,232	$18,729,579	$17,306,220	$27,258,509	13
$224,374,441	$12,173,635	$16,123,274	$15,031,178	$25,848,121	14
33,010,000	500,000	—	200,000	—	15
—	60,429	470,000	56,843	—	16
616,070	121,910	702,986	575,461	46,612	17
3,916,425	177,109	60,724	135,848	59,865	18
$261,916,936	$13,033,083	$17,356,984	$15,999,330	$25,954,598	19
$ 1,912,082	$ 110,303	$ 91,752	$ —	$ 721,122	20
—	—	—	—	99,994	21
387,247	225,965	671,460	887,970	234,645	22
61,083	221,154	609,383	418,920	248,150	23
$ 2,360,412	$ 557,149	$ 1,372,595	$ 1,306,890	$ 1,303,911	24
$264,277,348	$13,590,232	$18,729,579	$17,306,220	$27,258,509	25

STATEMENT OF CONDITION

	STOCK ASSOCIATIONS	SL-276 STANDARD SAVINGS AND LOAN ASSOCIATION GRUNDY 1 OFFICE	SL-228 FIRST COLONIAL SAVINGS BANK HOPEWELL 4 OFFICES
	ASSETS		
1.	First mortgage loans	$ 3,525,385	$35,041,177
2.	Home improvement loans	—	157,119
3.	Loans on savings accounts	53,669	381,995
4.	Other loans	149,121	7,781,284
5.	Real estate owned	73,647	729,685
6.	Office buildings	188,741	493,829
7.	Furniture and fixtures	32,079	61,141
8.	Cash on hand and in banks	243,178	966,483
9.	Federal Home Loan Bank Stock	34,600	397,500
10.	Government obligations	750,000	12,762,267
11.	Other investments	4,942,520	5,206,816
12.	Other assets	86,353	1,886,536
13.	TOTAL ASSETS	$10,089,293	$65,865,832
	LIABILITIES		
14.	Savings accounts	$ 7,924,160	$54,394,256
15.	Advances from F.H.L.B.	—	4,500,000
16.	Borrowed money	500,000	2,391,676
17.	Loans in process	—	2,064,283
18.	Other liabilities	108,889	919,714
19.	TOTAL LIABILITIES	$ 8,533,049	$64,269,929
	NET WORTH		
20.	Reserves required by law	$ —	$ 203,614
21.	Voluntary reserves	—	—
22.	Capital stock	1,063,000	722,307
23.	Surplus and undivided profits	493,244	669,982
24.	TOTAL NET WORTH	$ 1,556,244	$ 1,595,903
25.	TOTAL LIABILITIES & NET WORTH	$10,089,293	$65,865,832

DECEMBER 31, 1983

SL-201	SL-253	SL-223	SL-67	SL-264	
COMMON-WEALTH SAVINGS AND LOAN ASSOCIATION	McLEAN SAVINGS AND LOAN ASSOCIATION	BLACK DIAMOND SAVINGS BANK	VIRGINIA FIRST SAVINGS AND LOAN ASSOCIATION	SENTINEL SAVINGS BANK	
MANASSAS	MCLEAN	NORTON	PETERSBURG	RICHLANDS	
2 OFFICES	3 OFFICES	3 OFFICES	13 OFFICES	2 OFFICES	
$51,881,653	$134,452,765	$22,020,408	$220,167,782	$12,057,940	1
101,694	—	1,151,352	26,083	—	2
613,662	200,906	327,605	472,678	732,800	3
345,260	10,028,497	1,228,810	25,552,671	2,325,673	4
62,134	646,900	190,976	2,383,512	—	5
617,780	320,856	510,415	2,270,549	424,634	6
97,233	498,083	75,001	465,927	67,376	7
1,388,792	675,197	175,647	10,114,483	2,465,657	8
485,000	950,000	201,100	2,221,500	91,200	9
—	—	799,348	2,000,000	500,000	10
950,000	3,248,043	500,000	25,493,400	2,189,346	11
5,254,299	4,937,536	415,122	5,797,335	673,927	12
$61,797,507	$155,958,783	$27,595,784	$296,965,920	$21,528,553	13
$53,657,591	$119,848,564	$25,486,873	$233,208,282	$17,749,119	14
—	17,000,000	800,000	17,500,000	—	15
—	3,227,650	200,000	22,821,667	1,842,152	16
5,703,758	4,781,698	3,882	—	—	17
970,628	5,574,445	659,945	8,742,374	572,546	18
$59,731,977	$150,432,357	$27,150,700	$282,272,323	$20,163,817	19
$ 447,020	$ 92,762	$ 295,903	$ 7,125.00	$ 21,500	20
—	—	36,745	—	—	21
912,996	1,098,070	701,088	4,537,632	884,300	22
705,514	4,335,594	(588,652)	3,030,965	458,936	23
$ 2,065,530	$ 5,526,426	$ 445,084	$ 14,693,597	$ 1,364,736	24
$61,797,507	$155,958,783	$27,595,784	$296,965,920	$21,528,553	25

STATEMENT OF CONDITION

	STOCK ASSOCIATIONS	SL-282 CARDINAL SAVINGS AND LOAN ASSOCIATION RICHMOND 2 OFFICES	SL-225 COLONIAL SAVINGS AND LOAN ASSOCIATION RICHMOND 8 OFFICES
	ASSETS		
1.	First mortgage loans	$39,722,161	$117,805,957
2.	Home improvement loans	1,277	—
3.	Loans on savings accounts	194,162	979,214
4.	Other loans	1,244,505	1,598,378
5.	Real estate owned	—	563,270
6.	Office buildings	205,502	808,854
7.	Furniture and fixtures	138,083	374,622
8.	Cash on hand and in banks	1,116,823	5,663,795
9.	Federal Home Loan Bank Stock	47,500	959,000
10.	Government obligations	2,000,938	58,694,045
11.	Other investments	37,140,001	8,327,283
12.	Other assets	5,521,515	7,115,809
13.	TOTAL ASSETS	$87,332,467	$202,890,227
	LIABILITIES		
14.	Savings accounts	$60,437,915	$130,696,720
15.	Advances from F.H.L.B.	950,000	8,600,000
16.	Borrowed money	20,818,494	52,295,791
17.	Loans in process	1,425,632	4,399,836
18.	Other liabilities	1,106,851	6,601,721
19.	TOTAL LIABILITIES	$84,738,892	$202,594,068
	NET WORTH		
20.	Reserves required by law	$ —	$ 775,000
21.	Voluntary reserves	—	—
22.	Capital stock	1,639,500	796,075
23.	Surplus and undivided profits	954,075	(1,274,916)
24.	TOTAL NET WORTH	$ 2,593,575	$ 296,159
25.	TOTAL LIABILITIES & NET WORTH	$87,332,467	$202,890,227

DECEMBER 31, 1983

SL-209	SL-239	SL-226	SL-179	SL-200	
HERITAGE SAVINGS AND LOAN ASSOCIATION	INVESTORS SAVINGS AND LOAN ASSOCIATION	LINCOLN SAVINGS AND LOAN ASSOCIATION	PROVIDENCE SAVINGS AND LOAN ASSOCIATION	UNITED SAVINGS AND LOAN ASSOCIATION	
RICHMOND	RICHMOND	RICHMOND	VIENNA	VIENNA	
13 OFFICES	21 OFFICES	6 OFFICES	8 OFFICE	6 OFFICES	
$315,281,782	$377,803,171	$ 92,783,276	$128,796,914	$161,963,246	1
—	—	29,369	—	3,010	2
1,649,777	1,436,381	477,530	1,232,911	616,236	3
—	28,443,430	6,854,381	2,878,426	10,051,347	4
2,049,919	2,000,513	1,647,884	2,397	—	5
1,923,227	3,524,721	579,180	1,196,629	246,808	6
1,225,073	2,953,247	1,004,784	338,029	422,683	7
5,324,370	17,459,299	329,637	4,060,715	6,330,144	8
2,960,800	1,862,500	618,000	1,079,400	942,500	9
14,719,339	61,703,614	25,935,656	2,938,671	532,145	10
—	24,939,862	4,158,741	9,168,702	3,186,852	11
29,147,617	60,972,547	5,491,769	2,139,401	10,951,545	12
$374,281,904	$583,099,285	$139,910,207	$153,832,195	$195,246,516	13
$338,316,863	$485,170,872	$104,038,346	$138,925,752	$124,903,389	14
5,450,000	37,250,000	3,600,000	4,250,000	8,050,000	15
15,721,373	36,990,516	14,972,127	52,223	16,090,000	16
3,653,425	12,086,311	10,560,430	4,425,360	37,413,195	17
3,906,290	5,576,415	4,188,419	1,690,724	3,992,215	18
$367,047,951	$577,074,114	$137,359,322	$149,344,059	$190,448,799	19
$ 2,145,816	$ —	$ —	$ 4,517,812	$ —	20
—	—	—	—	—	21
630,000	4,590,085	911,326	1,205,585	2,669,750	22
4,458,137	1,435,086	1,639,559	(1,235,261)	2,127,967	23
$ 7,233,953	$ 6,025,171	$ 2,550,885	$ 4,488,136	$ 4,797,717	24
$374,281,904	$583,099,285	$139,910,207	$153,832,195	$195,246,516	25

STATEMENT OF CONDITION

	STOCK ASSOCIATIONS	SL-260 SEABOARD SAVINGS AND LOAN ASSOCIATION VIRGINIA BEACH 4 OFFICES	SL-185 JEFFERSON SAVINGS AND LOAN ASSOCIATION WARRENTON 9 OFFICES
	ASSETS		
1.	First mortgage loans	$34,258,844	$276,675,018
2.	Home improvement loans	735,752	12,926
3.	Loans on savings accounts	538,918	1,106,092
4.	Other loans	223,500	3,170,171
5.	Real estate owned	96,324	690,716
6.	Office buildings	505,594	3,007,599
7.	Furniture and fixtures	291,066	286,993
8.	Cash on hand and in banks	1,068,124	763,058
9.	Federal Home Loan Bank Stock	245,700	1,948,800
10.	Government obligations	—	21,009,090
11.	Other investments	2,350,000	4,558,900
12.	Other assets	590,546	2,748,377
13.	TOTAL ASSETS	$40,904,368	$315,977,740
	LIABILITIES		
14.	Savings accounts	$35,666,113	$264,851,140
15.	Advances from F.H.L.B.	—	18,200,000
16.	Borrowed money	1,764,189	8,256,168
17.	Loans in process	—	15,823,265
18.	Other liabilities	541,823	2,426,523
19.	TOTAL LIABILITIES	$37,972,125	$309,557,096
	NET WORTH		
20.	Reserves required by law	$ —	$ 957,826
21.	Voluntary reserves	—	—
22.	Capital stock	1,624,855	535,133
23.	Surplus and undivided profits	1,307,388	4,927,685
24.	TOTAL NET WORTH	$ 2,932,243	$ 6,420,644
25.	TOTAL LIABILITIES & NET WORTH	$40,904,368	$315,977,740

DECEMBER 31, 1983

SL-252 LIBERTY SAVINGS AND LOAN ASSOCIATION	SL-172 OLD DOMINION SAVINGS BANK	SL-187 FIRST AMERICAN SAVINGS & LOAN ASSOCIATION	SL-244 MOUNTAIN SECURITY SAVINGS BANK	
WARRENTON	WINCHESTER	WOODBRIDGE	WYTHEVILLE	
1 OFFICE	9 OFFICES	14 OFFICES	4 OFFICES	
$35,220,873	$134,379,557	$212,542,760	$65,568,860	1
—	60,424	12,991	197,245	2
251,879	333,612	2,358,527	295,080	3
1,827,809	2,118,830	1,285,339	2,620,000	4
103,923	83,734	204,904	274,276	5
584,966	1,738,190	839,987	456,357	6
275,958	201,248	397,527	227,288	7
1,206,100	1,483,760	861,261	978,017	8
250,000	1,429,200	1,200,000	475,000	9
9,999,838	2,448,656	14,338,515	1,000,000	10
9,953,101	62,722,984	1,500,000	6,352,487	11
1,888,416	6,771,748	12,345,480	3,080,134	12
$61,562,863	$213,771,943	$247,887,291	$81,524,744	13
$42,947,272	$194,247,956	$173,545,942	$66,832,346	14
5,000,000	4,900,000	10,350,000	9,500,000	15
3,500,000	3,459,403	28,154,500	996,250	16
7,477,308	886,292	25,469,676	250,500	17
1,138,133	2,955,402	4,004,774	752,487	18
$60,062,713	$206,449,053	$241,524,892	$78,331,583	19
$ 43,493	$ 5,491,498	$ 1,980,726	$ 128,411	20
—	—	—	—	21
841,080	928,946	501,854	2,059,073	22
615,577	902,446	3,879,819	1,005,677	23
$ 1,500,150	$ 7,322,890	$ 6,362,399	$ 3,193,161	24
$61,562,863	$213,771,943	$247,887,291	$81,524,744	25

ALPHABETICAL LISTINGS BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1983

(S) Black Diamond Savings Bank
440 Park Avenue
Norton 24273
Year Opened—1973
C.E.O.—Don. M. Greene

Brs: Lee County–
700 East Morgan Avenue, Pennington Gap
Tazewell County–
122 Fairfax Avenue, Richlands

(S) Cardinal Savings and Loan Association
616 East Franklin Street
Richmond 23219
Year Opened—1981
C.E.O.—M. C. Harlow, III

Br: Chesterfield County–
1919 West Huguenot Road

(S) Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427 (Caroline County)
Year Opened—1974
C.E.O.—W. R. Southworth

(S) Colonial Savings and Loan Association
10051 Midlothian Turnpike
Richmond 23235 (Chesterfield County)
Year Opened—1973
C.E.O.—O. H. Harriss

Brs: City of Richmond–
4727 Walmsley Boulevard
7100 Three Chopt Road
Chesterfield County–
10041 Midlothian Turnpike
Henrico County–
6201 River Road
Laburnum & Finley Street
7923 West Broad Street
Powhatan County–
State Route 671 & U.S. Route 60, Flat Rock

(S) Commonwealth Savings and Loan Association
9201 West Church Street, PO Box 527
Manassas 22110
Year Opened—1967
C.E.O.—H. W. Evans, Jr.

Br: Prince William County–
7410 Sudley Road

(M) Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street, PO Box 340
Lynchburg 24505
Year Opened—1914
C.E.O.—W. J. Conner

Brs: City of Lynchburg–
2015 Wards Road
3309 Old Forest Road
Amherst County–
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

(M) Elizabeth Building and Loan Association, Incorporated
519 Washington Street
Portsmouth 23704
Year Opened—1912
C.E.O.—C. O. Barclay, Jr.

(S) First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191 (Prince William County)
Year Opened—1963
C.E.O.—J. H. Harrison

Brs: City of Fredericksburg–
1316 Jefferson Davis Highway
City of Manassas–
9514 West Center Street
135 Manassas Mall
City of Virginia Beach–
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
Fairfax County–
14098 Lee Highway, Centreville
Fauquier County–
276 Lee Highway, Warrenton
Loudoun County–
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg
Prince William County–
13953 Jefferson Davis Highway, Woodbridge
2215 Old Bridge Road, Woodbridge
Stafford County–
1396 Garrisonville Road

(S) First Colonial Savings Bank
5100 Oaklawn Boulevard, PO Box 1211
Hopewell 23860
Year Opened—1975
C.E.O.—James Stewart

Brs: City of Petersburg–
1883 South Crater Road
Dinwiddie County–
U.S. Route 1, Dinwiddie Courthouse, Dinwiddie
Nottoway County–
Blackstone Shopping Center, Blackstone

(M) First Commonwealth Savings & Loan Association
301 South Washington Street
Alexandria 22314
Year Opened—1969
C.E.O.—H. R. Boltwood

Br: City of Alexandria–
501 King Street

(M) Fredericksburg Savings and Loan Association
400 George Street
Fredericksburg 22401
Year Opened—1922
C.E.O.—Lawrence McMurtry

ALPHABETICAL LISTINGS BY NAME
OF STATE SAVINGS AND LOANS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1983

Brs: Spotsylvania County–
4535 Lafayette Boulevard
Stafford County–
State Route 610, Garrisonville

(S) Galax Savings and Loan Association
118 North Main Street
Galax 24333
Year Opened—1962
C.E.O.—L. A. Kyle

Br: Carroll County–
Main & Grayson Streets, Hillsville

(S) Guaranty Savings and Loan Association
206 Fifth Street, N.E., PO Box 1305
Charlottesville 22902
Year Opened—1981
C.E.O.—M. H. McKeever

Br: Albemarle County–
722 West Rio Road

(S) Heritage Savings and Loan Association
500 Forest Avenue
Richmond 23229 (Henrico County)
Year Opened—1967
C.E.O.—J. E. C. Davis

Brs: City of Richmond–
6980 Forest Hill Avenue
2024-A Grove Avenue
3543 West Cary Street
1001 East Main Street
Chesterfield County–
7601 Midlothian Turnpike
10201 Ironbridge Road
11440 Midlothian Turnpike
Hanover County–
2373 Atlee Road, Atlee Square
Shopping Center
Henrico County–
4926 West Broad Street
1650 Parham Road
8721 Staples Mill Road
6200 Lakeside Avenue

(M) Homestead Savings and Loan Association
3001 High Street
Portsmouth 23707
Year Opened—1928
C.E.O.—R. C. Reinhold

(M) Imperial Savings & Loan Association,
Incorporated
211 Fayette Street
Martinsville 24112
Year Opened—1929
C.E.O.—W. B. Muse, Jr.

(S) Investors Savings and Loan Association
8001 West Broad Street
Richmond 23229 (Henrico County)
Year Opened—1974
C.E.O.—T. P. Baker

Brs: City of Charlottesville–
2033 Ivy Road
310 East Main Street
City of Chesapeake–
1028 Battlefield Boulevard
City of Harrisonburg–
Mason and Gay Streets
City of Portsmouth–
3325 High Street
600 Crawford Street
City of Richmond–
410 Libbie Avenue
1009 East Main Street
7012 Marlow Road
5007 Brook Road
City of Suffolk–
8837 Eclipse Drive
City of Virginia Beach–
3664 Virginia Beach Boulevard
1115 First Colonial Road
City of Winchester–
426 Weems Lane
Chesterfield County–
9027 Forest Hill Avenue
4901 Millridge Parkway, East
1001 Sycamore Square Drive
Hanover County–
5711 Mechanicsville Pike,
Mechanicsville
Henrico County–
9605 Gayton Road
Rockingham County–
U.S. Route 33 and State Route 974

EFT: Henrico County–
Corner of Gayton and Gaskins Road

(S) Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186 (Fauquier County)
Year Opened—1960
C.E.O.—T. L. May

Brs: City of Charlottesville–
300 Preston Avenue
City of Lynchburg–
2120 Langhorne Road
City of Roanoke–
130 Church Street, S.W.
Albemarle County–
1705 Seminole Trail
Culpeper County–
701 South Main Street
Loudoun County–
7 North King Street, Leesburg
170-J South Catoctin Circle,
Leesburg
Page County–
20 East Luray Shopping Center,
Luray

(S) Liberty Savings and Loan Association
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1978
C.E.O.—J. L. Burleson

(S) Lincoln Savings and Loan Association
8907 Patterson Avenue

ALPHABETICAL LISTINGS BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1983

Richmond 23234 (Henrico County)
Year Opened—1974
C.E.O.—R. L. T. Larus, Jr.

Brs: City of Richmond–
1108 East Main Street
Chesterfield County–
4121 Meadowdale Boulevard
11655 Midlothian Turnpike
Henrico County–
3605 Mechanicsville Pike
5801 Patterson Avenue

(S) McLean Savings and Loan Association
1307 Dolley Madison Boulevard
McLean 22101 (Fairfax County)
Year Opened—1977
C.E.O.—J. E. Harn, II

Brs: Fairfax County–
11301 Sunset Hills Road, Reston
6257 Old Dominion Drive, McLean

(S) Mountain Security Savings Bank
185 East Main Street
Wytheville 24382 (Wythe County)
Year Opened—1975
C.E.O.—P. W. Hambrick, Jr.

Brs: City of Galax–
605 East Stuart Drive
Giles County
602 Wenonah Avenue, Pearisburg
Tazewell County–
427 Virginia Avenue, Bluefield

(M) Mutual Savings and Loan Association of Virginia
500 Main Street
Danville 24541
Year Opened—1907
C.E.O.—Russell Perkins

Brs: City of Danville–
539 Arnett Boulevard
600 West Main Street
Halifax County–
4018 Halifax Road
Henry County–
U.S. Route 220 & Sunset Road, Collinsville

(M) Newport News Savings and Loan Association
301 Hiden Boulevard
Newport News 23606
Year Opened—1887
C.E.O.—J. W. Hogge, Jr.

Brs: City of Hampton–
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News–
13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street
James City County–
1312 Jamestown Road
York County–
2018 U.S. Route 17, Grafton Shopping Center, Grafton

(S) Northern Virginia Savings and Loan Association
5350 Lee Highway
Arlington 22207 (Arlington County)
Year Opened—1948
C.E.O.—M. L. Schnider

Brs: Arlington County–
4005 Wilson Boulevard
6402 Williamsburg Boulevard
Fairfax County–
6224 Little River Turnpike
6349-D Columbia Pike, Bailey's Crossroads
9520 East Main Street
2928-A Chain Bridge Road, Oakton
12002 North Shore Drive, Reston
8940 Burke Lake Road, Springfield

(S) Old Dominion Savings Bank
202 West Boscawen Street
Winchester 22601
Year Opened—1951
C.E.O.—R. B. Dale, Jr.

Brs: City of Harrisonburg–
224 South Main Street
1746 East Market Street
City of Staunton–
205 North Central Avenue
City of Waynesboro–
116 South Wayne Avenue
City of Winchester–
136 Weems Lane
Loudoun County–
Main and 21st Streets, Purcellville
Montgomery County–
28 East Main Street
Shenandoah County–
115 West Spring Street, Woodstock

(M) People's Savings and Loan Association
101 North Armistead Avenue
Hampton 23669
Year Opened—1889
C.E.O.—J. E. Coles

(S) Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180 (Fairfax County)
Year Opened—1959
C.E.O.—R. S. Faett

Brs: City of Alexandria–
3500 Mount Vernon Avenue
231 South Van Dorn Street
Fairfax County–
6120 Rose Hill Drive
8702 Richmond Highway
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean

ALPHABETICAL LISTINGS BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1983

(S) Seaboard Savings and Loan Association
501 South Independence Boulevard
Virginia Beach 23452
Year Opened—1977
C.E.O.—C. W. Keel

Brs: City of Norfolk–
100 East Main Street–
City of Portsmouth–
6201 Portsmouth Boulevard
City of Virginia Beach–
2943 Shore Drive, Be-Lo Shopping Center

(S) Sentinel Savings Bank
315 Railroad Avenue, PO Drawer M
Richlands 24641 (Tazewell County)
Year Opened—1978
Acting C.E.O.—Michael Beavers

Br: Tazewell County–
State Route 61, 4-Way at Market Street, Tazewell

(S) Shore Savings and Loan Association
U.S. Route 13, PO Box 90
Accomac 23301 (Accomack County)
Year Opened—1962
C.E.O.—Collins Snyder

Brs: Northampton County–
U.S. Route 13, Cheriton
Bank Street, Exmore

(M) Southwest Virginia Savings and Loan Association
306 Second Street, S.W.
Roanoke 24011
Year Opened—1927
C.E.O.—B. L. Rakes

Brs: City of Roanoke–
1611 Hershberger Road, N.W.
City of Salem–
40 West Main Street
Roanoke County–
2133 Electric Road, S.W.
200 Maple Street, Vinton

(S) Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614 (Buchanan County)
Year Opened—1980
C.E.O.—D. R. Miracle

(S) Suburban Savings and Loan Association
7620 Little River Turnpike
Annandale 22003 (Fairfax County)
Year Opened—1957
C.E.O.—J. W. S. Gilchrist, Jr.

Brs: City of Charlottesville–
1709 Emmet Street
Arlington County–
4054 South 28th Street
2444 North Harrison Street
Fairfax County–
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
Leesburg Pike & U.S. Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

(S) United Savings and Loan Association
501 Maple Avenue, West
Vienna 22180 (Fairfax County)
Year Opened—1965
C.E.O.—H. D. Orebaugh

Brs: City of Alexandria–
1500 North Beauregard Street
Arlington County–
3709 Columbia Pike
3141 Lee Highway
Fairfax County–
9450 Arlington Boulevard
9527 Braddock Road

(S) Virginia First Savings and Loan Association
Adams & Franklin Streets
Petersburg 23804
Year Opened—1919
C.E.O.—W. A. Patton

Brs: City of Colonial Heights–
Newcastle Drive & Boulevard
City of Emporia–
Weaver & North Main Streets
City of Hopewell–
Main Street & Poythress Street
City of Petersburg–
2048 South Sycamore Street
City of Richmond–
821 East Main Street
1210 Westover Hills Boulevard
City of Roanoke–
402 South Jefferson Street
1430 Hershberger Road, N.W.
Chesterfield County–
State Route 10 & U.S. 1, Chester
Hanover County–
201 North Washington Highway, Ashland
Henrico County–
Parham & Three Chopt Roads
Roanoke County–
203 Virginia Avenue, Vinton

(S) Virginia Savings Bank
Commerce Avenue & Sixth Street,
PO Box 1238
Front Royal 22630 (Warren County)
Year Opened—1980
C.E.O.—R. S. Gilliam

(M) Mutual Association
(S) Stock Association

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1983

CITIES

CITY OF ALEXANDRIA

First Commonwealth Savings & Loan Association
301 South Washington Street 22314
Br: 501 King Street
Brs: Providence Savings and Loan Association
3500 Mount Vernon Avenue
231 South Van Dorn Street
Br: United Savings and Loan Association
1500 North Beauregard Street

CITY OF CHARLOTTESVILLE

Guaranty Savings and Loan Association
206 Fifth Street, N.E. 22902
Brs: Investors Savings and Loan Association
2033 Ivy Road
310 East Main Street
Br: Jefferson Savings and Loan Association
300 Preston Avenue
Br: Suburban Savings and Loan Association
1709 Emmet Street

CITY OF CHESAPEAKE

Br: Investors Savings and Loan Association
1028 Battlefield Boulevard

CITY OF COLONIAL HEIGHTS

Br: Virginia First Savings and Loan Association
Newcastle Drive & Boulevard

CITY OF DANVILLE

Mutual Savings and Loan Association of Virginia
500 Main Street 24541
Brs: 539 Arnett Boulevard
600 West Main Street

CITY OF EMPORIA

Br: Virginia First Savings and Loan Association
Weaver & North Main Streets

CITY OF FREDERICKSBURG

Br: First American Savings & Loan Association
1316 Jefferson Davis Highway

Fredericksburg Savings and Loan Association
400 George Street 22401

CITY OF GALAX

Galax Savings and Loan Association
118 North Main Street 24333
Br: Mountain Security Savings Bank
605 East Stuart Drive

CITY OF HAMPTON

Brs: Newport News Savings and Loan Association
30 South Armistead Avenue
2034 Coliseum Drive

People's Savings and Loan Association
101 North Armistead Avenue 23369

CITY OF HARRISONBURG

Br: Investors Savings and Loan Association
Mason and Gay Streets
Brs: Old Dominion Savings Bank
224 South Main Street
1746 East Market Street

CITY OF HOPEWELL

First Colonial Savings Bank
5100 Oaklawn Boulevard 23860
Br: Virginia First Savings and Loan Association
Main Street & Poythress Street

CITY OF LYNCHBURG

Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street 24505
Brs: 2015 Wards Road
3309 Old Forest Road
Br: Jefferson Savings and Loan Association
2120 Langhorne Road

CITY OF MANASSAS

Commonwealth Savings and Loan Association
9201 West Church Street 22110
Brs: First American Savings & Loan Association
9514 West Center Street
135 Manassas Mall

CITY OF MARTINSVILLE

Imperial Savings & Loan Association, Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Newport News Savings and Loan Association
301 Hiden Boulevard 23606
Brs: 13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1983

CITY OF NORFOLK

Chesapeake Savings and Loan Association
Brambleton & Granby Streets 23510

Br: Seaboard Savings and Loan Association
100 East Main Street

CITY OF NORTON

Black Diamond Savings Bank
440 Park Avenue 24273

CITY OF PETERSBURG

Br: First Colonial Savings Bank
1883 South Crater Road

Virginia First Savings and Loan Association
Adams & Franklin Streets 23803

Br: 2048 South Sycamore Street

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association, Incorporated
519 Washington Street 23704

Homestead Savings and Loan Association
3001 High Street 23707

Brs: Investors Savings and Loan Association
3225 High Street
600 Crawford Street

Br: Seaboard Savings and Loan Association
6201 Portsmouth Boulevard

CITY OF RICHMOND

Cardinal Savings and Loan Association
616 East Franklin Street 23219

Brs: Colonial Savings and Loan Association
4727 Walmsley Boulevard
7100 Three Chopt Road

Brs: Heritage Savings and Loan Association
1001 East Main Street
6980 Forest Hill Avenue
2024-A Grove Avenue
3543 West Cary Street

Brs: Investors Savings and Loan Association
410 Libbie Avenue
1009 East Main Street
7012 Marlowe Road
5007 Brook Road

Br: Lincoln Savings and Loan Association
1108 East Main Street

Brs: Virginia First Savings and Loan Association
821 East Main Stret
1210 Westover Hills Boulevard

CITY OF ROANOKE

Br: Jefferson Savings and Loan Association
130 Church Street, S.W.

Southwest Virginia Savings and Loan Association
306 Second Street, S.W. 24011
Br: 1611 Hershberger Road, N.W.

Brs: Virginia First Savings and Loan Association
402 South Jefferson Street
1430 Hershberger Road, N.W.

CITY OF SALEM

Br: Southwest Virginia Savings and Loan Association
40 West Main Street

CITY OF STAUNTON

Br: Old Dominion Savings Bank
205 North Central Avenue

CITY OF SUFFOLK

Br: Investors Savings and Loan Association
8837 Eclipse Drive

CITY OF VIRGINIA BEACH

Brs: First American Savings & Loan Association
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard

Brs: Investors Savings and Loan Association
3664 Virginia Beach Boulevard
1115 First Colonial Road

Seaboard Savings and Loan Association
501 South Independence Boulevard 23452
Br: 2943 Shore Drive, Be-Lo Shopping Center

CITY OF WAYNESBORO

Br: Old Dominion Savings Bank
116 South Wayne Avenue

CITY OF WINCHESTER

Br: Investors Savings and Loan Association
426 Weems Lane

Old Dominion Savings Bank
202 West Boscawen Street 22601
Br: 136 Weems Lane

COUNTIES

ACCOMACK COUNTY

Shore Savings and Loan Association
U.S. Route 13
Accomac 23301

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

ALBEMARLE COUNTY

Br: Guaranty Savings and Loan Association
722 West Rio Road

Br: Jefferson Savings and Loan Association
1705 Seminole Trail

AMHERST COUNTY

Brs: Cooperative Building and Loan Association of Lynchburg, Incorporated, The
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

ARLINGTON COUNTY

Northern Virginia Savings and Loan Association
5350 Lee Highway
Arlington 22207
Brs: 4005 Wilson Boulevard
6402 Williamsburg Boulevard

Brs: Suburban Savings and Loan Association
4054 South 28th Street
2444 North Harrison Street

Brs: United Savings and Loan Association
3709 Columbia Pike
3141 Lee Highway

BUCHANAN COUNTY

Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614

CAROLINE COUNTY

Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427

CARROLL COUNTY

Br: Galax Savings and Loan Association
Main & Grayson Streets, Hillsville

CHESTERFIELD COUNTY

Br: Cardinal Savings and Loan Association
1919 West Huguenot Road

Colonial Savings and Loan Association
10051 Midlothian Turnpike 23235
Br: 10041 Midlothian Turnpike

Brs: Heritage Savings and Loan Association
7601 Midlothian Turnpike
10201 Ironbridge Road
11440 Midlothian Turnpike

Brs: Investors Savings and Loan Association
9027 Forest Hill Avenue
4901 Millridge Parkway, East
1001 Sycamore Square Drive

Brs: Lincoln Savings and Loan Association
4121 Meadowdale Boulevard
11655 Midlothian Turnpike

Br: Virginia First Savings and Loan Association
State Route 10 & U.S. Route 1, Chester

CULPEPER COUNTY

Br: Jefferson Savings and Loan Association
701 South Main Street

DINWIDDIE COUNTY

Br: First Colonial Savings Bank
U.S. Route 1, Dinwiddie Courthouse, Dinwiddie

FAIRFAX COUNTY

Br: First American Savings and Loan Association
14098 Lee Highway, Centreville

McLean Savings and Loan Association
1307 Dolly Madison Boulevard
McLean 22101
Brs: 11301 Sunset Hills Road, Reston
6257 Old Dominion Drive, McLean

Brs: Northern Virginia Savings and Loan Association
6224 Little River Turnpike
6349-D Columbia Pike, Bailey's Crossroads
9520 East Main Street
2928-A Chain Bridge Road, Oakton
12002 North Shore Drive, Reston
8940 Burke Lake Road, Springfield

Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180
Brs: 6120 Rose Hill Drive
8702 Richmond Highway
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean

Suburban Savings and Loan Association
7620 Little River Turnpike
Annandale 22003
Brs: 6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
Leesburg Pike & U.S. Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

United Savings and Loan Association
501 Maple Avenue, West
Vienna 22180
Brs: 9450 Arlington Boulevard
9527 Braddock Road

FAUQUIER COUNTY

Br: First American Savings and Loan Association
276 Lee Highway, Warrenton

Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186

Liberty Savings and Loan Association
155 Broadview Avenue
Warrenton 22186

GILES COUNTY

Br: Mountain Security Savings Bank
620 Wenonah Avenue, Pearisburg

HALIFAX COUNTY

Br: Mutual Savings and Loan Association of Virginia
4018 Halifax Road

HANOVER COUNTY

Br: Heritage Savings and Loan Association
Atlee Square Shopping Center, 2373 Atlee Road

Br: Investors Savings and Loan Association
5711 Mechanicsville Pike, Mechanicsville

Br: Virginia First Savings and Loan Association
201 North Washington Highway, Ashland

HENRICO COUNTY

Brs: Colonial Savings and Loan Association
Laburnum Avenue & Finley Street
7923 West Broad Street
6201 River Road

Heritage Savings and Loan Association
500 Forest Avenue 23229
Brs: 4926 West Broad Street
1650 Parham Road
8721 Staples Mill Road
6200 Lakeside Avenue

Investors Savings and Loan Association
8001 West Broad Street 23229
Br: 9605 Gayton Road

EFT: Corner of Gayton & Gaskins Road

Lincoln Savings and Loan Association
8907 Patterson Avenue 23229
Brs: 3605 Mechanicsville Pike
5801 Patterson Avenue

Br: Virginia First Savings and Loan Association
Parham & Three Chopt Roads

HENRY COUNTY

Br: Mutual Savings and Loan Association of Virginia
U.S. Route 220 & Sunset Road, Collinsville

JAMES CITY COUNTY

Br: Newport News Savings and Loan Association
1312 Jamestown Road

LEE COUNTY

Br: Black Diamond Savings Bank
700 East Morgan Avenue, Pennington Gap

LOUDOUN COUNTY

Brs: First American Savings and Loan Association
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg

Brs: Jefferson Savings and Loan Association
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg

Br: Old Dominion Savings Bank
Main & 21st Streets, Purcellville

MONTGOMERY COUNTY

Br: Old Dominion Savings Bank
28 East Main Street, Christiansburg

NORTHAMPTON COUNTY

Brs: Shore Savings and Loan Association
U.S. Route 13, Cheriton
Bank Street, Exmore

NOTTOWAY COUNTY

Br: First Colonial Savings Bank
Blackstone Shopping Center, Blackstone

PAGE COUNTY

Br: Jefferson Savings and Loan Association
20 East Luray Shopping Center, Luray

POWHATAN COUNTY

Br: Colonial Savings and Loan Association

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1983

State Route 671 & U.S. Route 60,
Flat Rock

PRINCE WILLIAM COUNTY

Br: Commonwealth Savings and Loan Association
7410 Sudley Road

First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191
Brs: 13953 Jefferson Davis Highway, Woodbridge
2215 Old Bridge Road, Woodbridge

ROANOKE COUNTY

Brs: Southwest Virginia Savings and Loan Association
2133 Electric Road, S.W.
200 Maple Street, Vinton

Br: Virginia First Savings and Loan Association
203 Virginia Avenue, Vinton

ROCKINGHAM COUNTY

Br: Investors Savings and Loan Association
U.S. Route 33 & Virginia Secondary Highway 974

SHENANDOAH COUNTY

Br: Old Dominion Savings Bank
115 West Spring Street, Woodstock

SPOTSYLVANIA COUNTY

Br: Fredericksburg Savings and Loan Association
4535 Lafayette Boulevard

STAFFORD COUNTY

Br: First American Savings & Loan Association
1396 Garrisonville Road

Br: Fredericksburg Savings and Loan Association
State Route 610, Garrisonville

TAZEWELL COUNTY

Br: Black Diamond Savings Bank
122 Fairfax Avenue, Richlands

Br: Mountain Security Savings Bank
427 Virginia Avenue, Bluefield

Sentinel Savings Bank
315 Railroad Avenue
Richlands 24641
Br: State Route 61, 4-Way at Market Street, Tazewell

WARREN COUNTY

Virginia Savings Bank
Commerce Avenue & Sixth Street
Front Royal 22630

WYTHE COUNTY

Mountain Security Savings Bank
185 East Main Street
Wytheville 24382

YORK COUNTY

Br: Newport News Savings and Loan Association
2018 U.S. Route 17, Grafton Shopping Center, Grafton

INDUSTRIAL LOAN ASSOCIATIONS AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
President—Frederick F. Johnson
Assets—$269,167.51

FREDERICKSBURG

Southern Industrial Loan Corporation of Covington
403 William Street 24401
President—Nelson A. Graves, Jr.
Assets—$292,974.70

NORFOLK

Fleet Industrial Loan Company
300 Plaza One Building 23514
President—Frank J. Tricarico
Assets—$4,839,765.00

Government Employees Finance and Industrial Loan Corporation
47 South Shopping Center
Treasurer—J. M. Droegemueller
Assets—$65,995.94

Mutual Savings and Loan Company Incorporated, The
210 West York Street 23510
President—William E. Wood
Assets—$2,529,356.15

Norfolk Industrial Loan Association
Suite 810 United Virginia Bank Building 23510
President—John J. Brennan
Assets—$53,802.00

RICHMOND

Commercial Credit Plan Industrial Loan Company
1514 Parham Road 23229
Treasurer—C. T. Basil
Assets—$478,111.06

Freelander Loan & Thrift Association
4020 West Broad Street
President—Eric M. Freedlander
Assets—$15,547,044.38

Realty Industrial Loan Corporation
609 East Main Street 23219
President—Hilton W. Goodwyn, Jr.
Assets—$835,484.76

Security Industrial Loan Association
Massey Building, 4th & Main Streets 23219
President—Ezra J. Denerstein
Assets—$3,392,885.00

VIRGINIA BEACH

Essex Industrial Loan Association/Virginia Beach
485 South Independence Boulevard, Suite 107, 23462
President—John J. Brennan
Assets—$6,873,781.00

WAYNESBORO

Beneficial Industrial Loan Association
437 Walnut Avenue 22980
President—Lily O. Tichenor
Assets—$142,473.43

INDUSTRIAL LOAN ASSOCIATIONS
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
AS OF DECEMBER 31

	1982	1983
ASSETS		
Cash and balances with banks	$ 923,064.32	$ 2,287,695.07
Loan and discounts	13,099,140.88	26,954,470.55
Other securities	561,479.12	279,011.94
Premises, furniture and fixtures	135,433.37	629,402.86
Other Real Estate Owned	301,888.28	361,247.59
Other Assets	3,266,632.63	4,809,012.92
TOTAL ASSETS	$18,287,638.60	$35,320,840.93
LIABILITIES		
Bills payable and rediscounts	$ 971,414.66	$12,559,573.19
Interest collected but not earned	268,107.04	325,392.49
Taxes accrued	51,684.20	53,626.02
Interest accrued on certificates of investment	12,224.55	–0–
Other liabilities	6,830,828.28	9,014,657.41
TOTAL LIABILITIES	$ 8,134,258.73	$21,953,249.11
CAPITAL		
Capital Stock	$ 930,088.21	$ 3,917,660.50
Surplus	2,671,017.97	3,285,749.89
Undivided profits	6,483,729.39	6,942,599.13
Reserves	68,544.30	(778,417.70)
TOTAL CAPITAL	$10,153,379.87	$13,367,591.82
TOTAL LIABILITIES AND CAPITAL	$18,287,638.60	$35,320,840.93

INDUSTRIAL LOAN STATUS CHANGES IN 1983

RELOCATIONS

November	10	Norfolk Industrial Loan Association moved its office from 1216 Granby Street, Norfolk, to Suite 810 United Virginia Bank Building, Norfolk, VA.

CHANGES IN TITLE

August	26	Atlantic Industrial Loan Association, Virginia Beach, changed its name to Essex Industrial Loan Association/Virginia Beach.
October	31	Credico Industrial Loan Company, Norfolk, changed its name to Fleet Industrial Loan Company.

CREDIT UNIONS

DECEMBER 31
CONSOLIDATED BALANCE SHEET

ASSETS	1982	1983
Loans	$263,107,966.00	$324,155,797.00
Cash	10,901,041.00	14,229,631.00
U.S. Government Obligations	11,786,451.00	14,058,821.00
Federal Agency Securities	3,231,890.00	4,608,101.00
Common Trust Investments (ICU NIFCU's, etc.)	5,016,859.00	1,930,968.00
Shares, Deposits & Certificates in Corporate Centrals	50,725,924.00	40,347,539.00
Shares, Deposits & Certificates in Banks, S&L's & MSB's	21,382,443.00	40,223,548.00
Shares, Deposits & Certificates in Other Credits Unions	99,798.00	-0-
Loans to other Credit Unions	210,744.00	138,000.00
Shares in Central Liquidity Facility	283,522.00	338,741.00
All Other Investments	118,545.00	648,981.00
Land and Buildings (Net of depreciation)	5,115,541.00	4,783,262.00
Other Fixed Assets (Net of depreciation)	2,225,637.00	3,073,872.00
All Other Assets	1,731,304.00	2,062,666.00
TOTAL ASSETS	$375,937,665.00	$450,599,927.00
LIABILITIES SAVINGS EQUITY		
Promissory Notes	$ 2,242,479.00	$ 1,461,071.00
Other Notes/Interest Payable	727,218.00	2,656,416.00
Accounts Payable	663,153.00	543,121.00
Dividends Payable	2,363,844.00	2,608,084.00
All Other Liabilities	1,451,873.00	1,204,956.00
TOTAL LIABILITIES	$ 7,448,567.00	$ 8,473,648.00
Shares Certificate	64,244,661.00	59,776,330.00
Share Draft Accounts	17,578,612.00	23,159,231.00
Other Member Savings	249,800,061.00	317,108,510.00
TOTAL SAVINGS/SHARES	$331,623,334.00	$400,044,071.00
Regular/Statutory Reserve	23,087,496.00	26,329,358.00
Other Reserves	2,772,353.00	3,029,446.00
Undivided Earnings	11,005,915.00	12,723,404.00
TOTAL LIABILITIES & EQUITY	$375,937,665.00	$450,599,927.00
Number of Credit Unions in Operation	132	127

CREDIT UNIONS

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

INCOME	1982	1983
Interest on Loans (Gross)	$33,681,653.00	$39,090,148.00
Less: Interest Refunded	(32,792.00)	(106,919.00)
Income from Investments	10,291,823.00	10,547,262.00
Other Operating income	499,289.00	877,569.00
TOTAL GROSS INCOME	$44,439,973.00	$50,408,060.00
EXPENSES		
Employee Compensation	$ 5,202,210.00	$ 5,969,525.00
Employee Benefits	885,956.00	1,152,383.00
Travel & Conference Expense	304,951.00	354,403.00
Association Dues	266,911.00	278,801.00
Office Occupancy Expense	473,979.00	636,143.00
Office Operations Expense	2,622,632.00	2,978,101.00
Education & Promotional Expenses	253,387.00	311,006.00
Loan Servicing Expense	185,039.00	363,960.00
Professional & Outside Services	647,518.00	813,941.00
Provision for Loan Losses	397,399.00	467,964.00
Members Insurance	1,745,183.00	1,943,079.00
Operating Fees (Exam. & Super Fee)	164,995.00	186,261.00
Cash Over and Short	21,506.00	14,554.00
Interest on Borrowed Money	198,781.00	117,147.00
Annual Meeting Expense	102,767.00	123,292.00
Miscellaneous Operating Expenses	460,632.00	379,800.00
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS AND INTEREST ON DEPOSITS	$13,933,846.00	$16,090,360.00
NET INCOME (LOSS) BEFORE DIVIDENDS	$30,506,127.00	$34,317,700.00
Gain (loss) on Investments	–0–	$ 306,894.00
Gain (loss) on Deposition Assets	(6,866.00)	7,505.00
Other Non-Operating Income (Expense)	161.00	33,181.00
TOTAL NON-OPERATING GAINS AND LOSSES	($ 6,705.00)	$ 348,080.00
Total Net Income (loss) Before Dividends	$30,499,422.00	$34,665,780.00
Dividends	23,907,072.00	27,388,380.00
Net Income (loss) After Dividends	$ 6,592,350.00	$ 7,277,400.00
Less Required Transfer to Statutory Reserve	4,083,554.00	4,460,202.00
Provision for loan losses adjustment	185,075.00	–0–
Change to Undivided Earnings as a Result of Operations	$ 2,693,871.00	$ 2,817,198.00

VIRGINIA CREDIT UNION SHARE INSURANCE CORPORATION
1207 Fenwick Drive
Lynchburg, Virginia 24506

BALANCE SHEET
AS OF
DECEMBER 31

	1982	1983
ASSETS		
Cash	$ 12,429.00	$ 23,752.00
Investments (at cost)	2,971,354.00	3,741,998.00
Accrued Interest Receivable	57,190.00	49,102.00
Other Receivables	89.00	32.00
Prepaid Insurance	796.00	1,188.00
Prepaid & Deferred Expenses	13.00	11.00
Loans of Liquidating Credit Unions (Net of Reserves)	24,607.00	15,653.00
Furniture, Fixtures, & Equipment	4,412.00	1,445.00
Automobile	2,781.00	7,987.00
TOTAL ASSETS	$3,073,671.00	$3,841,168.00
LIABILITIES & EQUITY		
Membership Fees	$1,662,533.00	$ 20,261.00
Accounts Payable	10,826.00	2,010,929.00
Liquidation Reserves	9,697.00	9,355.00
Guarantee–Hampton City Employees Credit Union	11,550.00	4,950.00
Guarantee–Hercules Covington Employees Credit Union	16,962.00	6,035.00
Reserve for Underwriting Losses	1,362,103.00	1,789,638.00
TOTAL LIABILITIES AND EQUITY	$3,073,671.00	$3,841,168.00

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
ALEXANDRIA			
*A.B. an W. Transit Employees Credit Union, Incorporated, 614 North Washington Street 22314	4/17/52	J. L. Carico	3,759,675
*Alexandria Postal Credit Union, Incorporated, 2226 Duke Street 22314	3/23/49	K. Crittenden	941,789
*Allied Service Employee's Credit Union, Incorporated, 510 Montgomery Street, PO Box 1726, 22313	10/8/54	A. V. Cangiano	227,766
*City of Alexandria Employees Credit Union, Inc., 3801 West Braddock Road 22302	10/13/58	A. Justice	4,714,390
ARLINGTON			
*AMS Credit Union, 1777 North Kent Street 22209	8/31/77	L. A. DeCosta	1,197,755
*Arlington County Employees Credit Union, Incorporated, 5521 Lee Highway 22207	2/27/53	P. E. Long	8,110,616
*Arlington Hospital Employees Credit Union, 1701 North George Mason Drive 22201	6/19/76	B. L. Sugar	255,727
BLACKSBURG			
*E.T.C. Virginia Credit Union, Incorporated, Electro-Tec Corp., 1600 North Main Street 24060	3/24/53	G. R. Crown	84,360
*Heritage Employees Credit Union, 1480 South Main Street 24060	8/31/83	G. Hatcher	19,388
CEDAR BLUFF			
*S & S Machinery Credit Union, Route 3, Box 70 24609	3/1/72	B Stump	196,639
CHARLOTTESVILLE			
*Martha Jefferson Hopsital Credit Union, 459 Locust Avenue 22901	1/6/75	B. J. Tilman	315,420
**University of Virginia Employees Credit Union, Inc., University of Virginia Hospital 22901	5/19/54	C. Mason	10,235,439
CHESAPEAKE			
*Chesapeake City Employees' Credit Union, 137 Holt Drive, PO Box 15225, 23320	5/18/71	J. E. Newben	722,448
*Chesapeake Public School Employees Credit Union, Inc., 544 Battlefield Boulevard, South 23324	4/2/61	D. Lane	1,883,201
*Norfolk Southern Employees' Credit Union, Incorporated, 1324 North Battlefield Boulevard, Suite 1C, Greenbrier Square 23320-2171	4/26/28	T. E. Coates, Jr.	1,268,052
*Texaco Employees' Credit Union, Incorporated, Foot of Banks Street 23324	11/12/53	A. A. Basnight	623,404

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
CHRISTIANSBURG			
*H.L.D. Employees Credit Union, 2000 Electric Way 24073	3/26/76	D. Jellison	87,909
*Montgomery County Employees Credit Union, County Courthouse, Main & South Franklin Street 24073	5/6/81	S. J. Studebaker	113,508
COLLINSVILLE			
*National Homes Employees Credit Union, Route 220, Roanoke Road, PO Box 578, 24078	7/16/76	T. W. Atwood	70,918
COVINGTON			
*Hercules Covington Employees Credit Union, 424 West Prospect Street 24426	9/4/69	E. Andrews	250,409
*WECCU Credit Union, 201 North Maple Avenue 24426	9/17/53	C. H. Landis, Jr.	3,016,207
DANVILLE			
*Danville Postal Credit Union, Incorportated, 700 Main Street, PO Box 1344, 24543	4/1/27	C. L. Shackelford	824,654
*Disston Employees Credit Union, U.S. Route 29, North 24541	6/20/77	Iris B. Tatum	130,500
*Piedmont Educational Employee's Credit Union, Incorporated, 115 S. Main Street, Dibrell Hall, Suite 113-115, 24541	5/12/69	M. O. Nelson III	1,123,996
*R and B Employees Credit Union, 700 Monument Street, PO Box 331, 24541.	2/6/70	V. F. Wilkerson	99,134
*U.S. E. Credit Union, PO Box 3400, 24541	4/12/79	L. Green	449,784
FAIRFAX			
*Fairfax County Employees Credit Union, Incorporated, 3857 Plaza Drive 22030 .	4/29/58	J. L. Lemons	10,970,679
FALLS CHURCH			
*Fairfax Hospital Association Employees Credit Union, 3300 Gallows Road 22046	2/16/70	H. A. Schmitt, Jr.	1,892,869
FORT MONROE			
*Fort Monroe Credit Union, Incorporated, Building T-261, Patch Road 23651	9/15/53	R. E. Baughan, Jr.	9,687,082
FREDERICKSBURG			
*Fredericksburg Area Credit Union, 312 Progress Street 22554	10/2/75	Y. Harper	317,867
HAMPTON			
*Hampton City Employees Credit Union, Incorporated, City Hall, 22 Lincoln Street 23669	11/17/55	R. M. Geist	649,533
*Hampton Roads Educators Credit Union, Inc., 1445 West Queen Street 23669 ..	4/6/54	A. West	4,692,533

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Howmet Hampton Employees Credit Union, One Howmet Drive 23669	3/22/76	A. C. Gunst, Jr.	360,440
*S.N.B.F. Employees Credit Union, Incorporated, 905 G. Street 23670.	8/1/53	H. F. Dansey	141,961
*Virginia State School Credit Union, Incorporated, 700 Shell Road 23661	3/16/62	M. A. Kelley	55,498
HANOVER			
*Hanover County Employees Credit Union, Hanover Courthouse 23069....	3/7/72	J. Foreman	393,127
HOPEWELL			
*ICI Employees Credit Union, Discovery Drive, Bermuda Hundred 23860.....	1/30/76	D. S. Gaskin	243,425
LEESBURG			
*Loudoun Credit Union, 2A West Loudoun Street 22075.....	2/3/78	L. C. Turner	287,739
LOVINGSTON			
*N.C.S.E. Credit Union, Inc., Nelson County School Board Office 22949 ...	6/25/70	P. M. Drumheller	184,889
LURAY			
*Valley Credit Union, Route 1, P.O. Box 456, 22835	11/4/75	R. Lancaster	54,043
LYNCHBURG			
*Craddock-Terry Credit Union, Incorporated of Lynchburg, Virginia, 3100 Albert Lankford Drive 24505	10/22/36	C. I. Reynolds	380,944
*LG-ML Employees Credit Union, Tate Springs Road 24504.....	10/1/70	M. A. Coppage	269,915
*Lynchburg Appalachian Employees Credit Union, Incorporated, 4001 Mayflower Drive 24501	6/28/54	L. W. Ring	204,424
*Lynchburg Postal Credit Union, Incorporated, 3300 Odd Fellows Road, Room B-2, Main Post Office 24505	5/1/26	R. Finch	1,722,221
*Strother Drug Employees Credit Union, Incorporated, 9221 Timberlake Road 24505.....	4/24/57	R. H. Story	107,284
*T.M.C. Employees Credit Union, 1000 Robins Road, P.O. Box 10341, 24506.	2/15/52	P. N. Stilwell	507,436
*V.B.H. Employees Credit Union, Incorporated, 3300 Rivermont Avenue 24503.....	10/14/65	H. Krainer	180,299
*Virginia League Central Credit Union, Incorporated, 1207 Fenwick Drive 24506.....	9/29/39	E. H. Farley, Jr.	7,964,309
MANASSAS			
*Contelco Credit Union, Incorporated, 9269 Center Street, P.O. Box 449, 22110.....	1/20/69	B. S. Feagan	3,168,172
*P.W. C. Employees Credit Union, 9305 Peabody Street, P.O. Box 47, 22110 ..	1/21/71	R. Hines	499,888

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*P.W. H. Employees Credit Union, Inc., 8700 Sudley Road 22110	10/10/69	C. Scarlett	257,002
MARTINSVILLE			
*CCC Martinsville Employees Credit Union, Incorporated, (Route 3, Box 26, Ridgeway) 24248	8/10/64	E. L. Fisher	328,713
*M.H.M.H.C. Employees Credit Union, Memorial Hospital, Northside Drive 24112	9/18/70	D. K. Eggleston	196,337
*Martinsville DuPont Employees Credit Union, Incorporated, Dupont Plant, Dupont Road, P.O. Box 5442, 24112	3/23/53	O. W. Robertson	26,162,051
*Martinsville Postal Credit Union, Incorporated, 1123 Spruce Street 24112	7/1/49	F. D. Slaydon	145,795
MOUNT JACKSON			
*Shenandoah County Credit Union, Route 1, 4066 South Main Street, P.O. Box 354, 22842	9/1/81	D. M. Myers	73,323
NEWPORT NEWS			
*Chessie-Newport News Credit Union, 97-23rd Street 23607	4/28/28	D. W. Weaver	2,927,338
*Newport News Educator's Credit Union, Incorporated, 12626 Nettles Drive 23606	11/1/54	W. E. Wilds	7,277,184
*Newport News Municipal Employees Credit Union, Incorporated, 2400 Washington Avenue 23607	11/21/50	T. J. Wolfley	4,218,889
*Newport News Post Office Credit Union, Incorporated, Rouse Tower, 3rd Floor, 6060 Jefferson Avenue 23607	3/7/52	H. M. Deane	1,205,806
**Newport News Shipbuilding Employees' Credit Union, Inc., 3711 Huntington Avenue 23607	6/2/28	E. W. Bennett	100,242,130
*Peninsula Newspaper Credit Union, Inc., 7545 Warwick Boulevard 23607	9/8/54	J. W. Goodwyn, Jr.	1,282,489
**Riverside Hospital Employees Credit Union, Inc., J. Clyde Morris Boulevard 23601	9/1/70	J. Hartman, Jr.	1,319,985
*Whittaker Memorial Hospital Credit Union, Incorporated, 1003-28th Street 23607	1/21/64	V. Ingram	159,825
NORFOLK			
*Belt Line Employees Credit Union, Incorporated, 147 Granby Street 23510	12/23/29	F. M. Williams	919,493
*Economy Credit Union, 1157 Production Road 23502	9/28/72	D. B. Hood	153,954
*Farm Fresh Employees Credit Union, 3487 Inventors Road 23502	3/28/68	L. W. Dobrinsky	740,340
*N.C.H. Credit Union, Incorporated, 2539 Corprew Avenue 23504	7/8/56	S. M. Davis	235,318
**Norfolk Medical Center Credit Union, 600 Gresham Drive 23507	3/9/70	M. Coley	2,124,885

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
**Norfolk Newspaper Employees Credit Union, Incorporated, 150 West Brambleton Avenue 23510	8/14/53	H. K. Eichelberger	1,644,970
*Norfolk Va. Postal Credit Union, Incorporated, Tidewater General Mail Facility Building, Room 246, P.O. Box 781 23501	3/9/25	S. J. Annunziata	2,545,330
**Old Dominion University Credit Union, Inc., Webb Center, 49th Street 23508	1/16/59	J. W. Ramsey	3,168,342
*Rosso and Mastracco Employees Credit Union, 1187 Azalia Garden Road 23502	1/5/79	J. H. Shannon	246,248
*Tidewater Telephone Employees Credit Union, Incorporated, Citizens Trust Building, 6330 Newtown Road, Suite 226, 23502	7/22/58	M. A. Ferris	6,538,354
NORTON			
*Kennedy's Piggly Wiggly Credit Union, 520 Kentucky Avenue 24273	3/23/72	J. D. Clawson	72,504
PALMYRA			
*Fluvanna County School Employees Credit Union, Fluvanna County School Board 22901	5/6/75	E. F. Key	31,006
PETERSBURG			
*B. & W. Petersburg Employees Credit Union, Incorporated, 325 Brown Street 23803	10/24/52	E. Hanks	3,466,666
*Federal Employees Credit Union of Petersburg, Incorporated, 29 Franklin Street 23803	8/14/24	J. G. Mann	744,839
*Petersburg Federal Reformatory Credit Union, Incorporated, Federal Reformatory 23803	8/27/51	W. W. Hawkins	562,230
PORTSMOUTH			
*Naval Hospital Credit Union, Incorporated, Building 109, Naval Regional Medical Center 23705	11/11/53	W. Guinn	2,518,251
*The Navy Yard Credit Union, Incorporated, Building 202, Norfolk Naval Shipyard 23709	6/7/29	R. P. Johnson, Jr.	15,324,253
*PFD FIREFIGHTERS Credit Union, Incorporated, 361 Effingham Street 23704	5/24/55	K. G. Ballentine	1,097,853
*Portsmouth Police Credit Union, Incorporated, 701 Crawford Street 23704	4/24/57	G. W. Waters	520,162
*The Portsmouth Post Office Credit Union, Incorporated, 431 Crawford Street 23705	2/3/49	J. P. Kirsch	1,024,934
*Procter & Gamble Employees Credit Union, Incorporated, 3600 Elm Avenue 23705	12/1/58	J. C. Lewin, Jr.	147,765

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
RICHMOND			
*Blue Cross—Blue Shield Employees Credit Union, Incorporated, 2015 Staples Mill Road 23279	12/17/58	B. W. Linkenauger	1,386,917
*Chesapeake & Ohio Employees Credit Union, Incorporated, 4912 Fitzhugh Avenue 23210	1/28/27	D. J. Acors	7,710,555
*DIR Credit Union, Incorporated, 400 North 8th Street 23240	12/21/50	B. S. Medlin	1,934,896
*DuPont Fibers Employees Credit Union, Inc., 5403 Jefferson Davis Highway 23234	10/1/56	W. M. Koogler, II	30,908,949
*NABISCO Employees Credit Union, 6002 South Laburnum Avenue 23231	8/22/76	C. H. Bigley	536,093
*RECO Employees Credit Union, Incorporated, 7th & Hospital Street 23219	3/30/53	M. L. Dillard	348,111
*Richmond Fire Department Credit Union, Incorporated, 4715 Forest Hill Avenue 23225	5/15/29	T. F. Stone, Jr.	1,283,949
*Richmond Memorial Hospital Employees Credit Union, Incorporated, 1300 Westwood Avenue 23227	11/11/57	V. C. Love	1,181,366
*Richmond Police Department Credit Union, Incorporated, 601 North 9th Street 23219	11/15/34	I. A. Neal	743,047
*The Richmond Postal Credit Union, Incorporated, 1801 Brook Road 23260	11/22/23	B. Wilson	13,283,455
*S.C.L. Employees Credit Union of Richmond, Inc., Bryan Park Terminal, RF&P Railroad, PO Box 6355, 23230	6/17/52	S. L. Green	200,956
*Seaboard System Employees' Credit Union, Inc., Bryan Park Terminal, RF&P Railroad, PO Box 6355, 23230	7/27/28	E. V. Davis	310,250
*S.M.H. Employees Credit Union, Incorporated, 5801 Bremo Road 23226	4/11/69	W. Walser	597,159
*Southern States Employees' Credit Union, Incorporated, 6606 West Broad Street 23213	5/5/40	C. S. Ritchie	2,338,735
**Spruance Cellophane Employees Credit Union, Incorporated, 5401 Jefferson Davis Highway 23261	3/24/53	R. O. Ranck	4,622,526
*State Employees' Credit Union, Incorporated, 808 East Broad Street 23219	12/11/28	D. J. Hall	39,947,944
*Thalhimer's Credit Union, Incorporated, 6th & Broad Street 23219	9/15/30	C. A. Lindsey	1,548,566
*University Credit Union, Boatwright Library Building, University of Richmond Campus 23230	4/1/75	A. F. Powell	170,955
*Vepco Credit Union, Incorporated, One James River Plaza 23219	10/5/40	K. L. Green	5,226,463
**Virginia United Methodist Conference Credit Union, Inc., 4016 West Broad Street 23230	3/27/52	G. S. Lightner, IV	2,761,248
**William Bryd Press Employees' Credit Union, Incorporated, 2901 Byrdhill Road 23261	6/29/51	L. H. Satterwhite	669,932

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
RINGGOLD			
*B & B Credit Union, Route 1, PO Box 30, 24586	1/28/81	R. J. Rush	89,742
ROANOKE			
*G. & L. Employees Credit Union, Incorporated, 1634 Granby Street, PO Box 13727, 24036-3727	9/11/59	K. M. Vaught	27,067
*Roanoke Blue Cross—Blue Shield Employees Credit Union, 602 Jefferson Street, S.E., 24045	10/6/75	L. L. Dickerson	93,553
**Times-World Employees Credit Union, Incorporated, 201 West Campbell Avenue 24010	9/18/41	P. G. Nichols	384,803
RUSTBURG			
*Campbell County Employee's Credit Union, Inc., School Board Office 24588	9/19/56	N. B. Hughes	159,593
SALEM			
*Salem E.B.A. Credit Union, Incorporated, 731 Harrison Avenue 24153	2/24/57	K. I. Brown	846,313
SMITHFIELD			
*Gwaltney Employees Credit Union, Incorporated, Highway 66 & 10, 23430	8/10/61	B. R. Wise	837,279
*Smithfield Packing Employees' Credit Union, Smithfield Packing Co. 23430	4/27/71	T. Musser	744,422
STAUNTON			
*Staunton Employees Credit Union, 25 North Augusta Street, PO Box 1294, 24401	1/18/79	J. L. Hart, Jr.	96,943
*Virginia Gas Credit Union, Incorporated, 107 South Coalter Street 24401	5/29/56	P. R. Eutsler	1,044,269
SUFFOLK			
*The Nansemond Credit Union, Incorporated, 617 East Washington Street 23434	6/20/49	M. M. Freeman	1,638,914
VIRGINIA BEACH			
*Bayville Farms Credit Union, Incorporated, 4137 First Court Road 23455	7/24/63	B. H. Noah	48,621
WAYNESBORO			
*Klann Employees Credit Union, Incorporated, 301 Fourth Street 22980	9/2/56	E. M. Kitts	45,781
*Wayn-Tex Employees' Credit Union, Inc., 901 South Delphine Avenue 22980	2/1/59	T. Sweeney	175,381
**Waynesboro DuPont Employees Credit Union, Incorporated, 301 DuPont Boulevard 22980	7/1/59	L. G. Reid, Jr.	47,763,101
*Waynesboro G. E. Employees Credit Union, 531 West Main Street Building 22980	6/13/77	E. H. Gillette	1,764,038

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*W.C.H. Employees Credit Union, Incorporated, 501 Oak Avenue 22908	4/3/64	M. Dodd	377,115
*W.P.S.E. Credit Union, Inc., 301 Pine Avenue 22980	10/17/58	A. Brodowicz	394,909
WINCHESTER			
*ABEX Employees Credit Union, 110-C Richards Avenue 22601	5/27/82	R. D. McComas	175,216
*Frederick Credit Union, Frederick County Middle School, 441 Linden Drive 22601	4/1/82	C. H. Casey	138,574
YORKTOWN			
**AMOCO Yorktown Refinery Credit Union 23690	3/12/58	B. J. Hartshorn	758,041

**Insured by National Credit Union Administration
*Insured by Virginia Credit Union Share Insurance Corporation

CREDIT UNION STATUS CHANGES FOR 1983

NEW CREDIT UNIONS

August	13	Heritage Employees Credit Union began business at 1480 South Main Street, Blacksburg, VA.

CREDIT UNION RELOCATIONS

January	23	Norfolk Virginia Postal Credit Union, Inc. moved its office from Room 202, 600 Granby Street, Norfolk, to Tidewater General Mail Facility Building, Room 246, P.O. Box 781, Norfolk, VA.
March	31	Lynchburg Appalachian Employees Credit Union, Incorporated moved its office from 523 Main Street, Lynchburg, to 4001 Mayflower Drive, Lynchburg, VA.
June	15	Contelco Credit Union, Inc. moved its office from Highway 58, East, Emporia, to 9269 Center Street, P.O. Box 449, Manassas, VA.
	25	Seaboard Coast Line Employee's Credit Union, Incorporated moved its office from C & O Railway Annex Building, 1017 East Canal Street, Richmond, to Bryan Park Terminal, RF&P Railroad, P.O. Box 6355, Richmond, VA.
	25	S.C.L. Employees Credit Union of Richmond, Inc. moved its office from 1017 East Canal Street, Richmond, to Bryan Park Terminal, RF&P Railroad, P.O. Box 6355, Richmond, VA.
August	20	Tidewater Telephone Employees Credit Union, Inc. moved its office from 513 Janaf Office Building, Norfolk, to Citizens Trust Building, 6330 Newtown Road, Suite 226, Norfolk, VA.

CREDIT UNION LIQUIDATIONS

February	9	Central Telco Employees Credit Union, Martinsville, liquidated on this date.
October	31	Pee Gee Company Credit Union, Incorporated, Portsmouth, liquidated on this date.
November	18	L. R. Credit Union, Lexington, liquidated on this date.
December	1	Hampton General Hospital Credit Union, Hampton, liquidated on this date.
	21	Horne Bros. Credit Union, Incorporated, Newport News, liquidated on this date.

CREDIT UNION MERGERS

April	27	Tidewater Telco Credit Union, Incorporated, Warsaw, merged into Contelco Credit Union, Inc., Emporia, VA.

CREDIT UNION NAME CHANGES

March	23	N. N. S. & D. D. Co. Employees' Credit Union, Incorporated, Newport News, changed its name to Newport News Shipbuilding Employees' Credit Union, Inc.
July	20	Seaboard Coast Line Employees' Credit Union, Inc., Richmond, changed its name to Seaboard System Employees' Credit Union, Inc.

NONPROFIT DEBT COUNSELING AGENCIES

(Pursuant to Chapter 10.0, Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Educational Services of Northern Virginia
3514 Chain Bridge Road
Fairfax, Virginia 22030

Consumer Credit Counseling Service of Central Virginia
1010 Miller Park Square
Lynchburg, Virginia 24501

Consumer Credit Counseling Service of Tidewater
222-19th Street, West
Norfolk, Virginia 24517

Consumer Credit Counseling Service of Greater Richmond, Inc.
6 North 6th Street
Richmond, Virginia 23219

Consumer Credit Counseling Service of Roanoke Valley, Inc.
703 State & City Building
104 West Campbell Avenue
Roanoke, Virginia 24011

Peninsula Consumer Credit Counseling Service
P.O. Box 7315
Hampton, Virginia 23666

MONEY ORDER SALES

(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

American Express Travel Related Service Company, Inc.
American Express Plaza
New York, New York 10004

Associates Financial Express, Inc.
P.O. Box 220097
Dallas, Texas 75222

B A Cheque Corporation
1 Powell Street
San Francisco, California 94102

Barclays Bank International Limited
120 Broadway
New York, New York 10005

The Chase Manhattan Corporation
80 Pine Street
New York, New York 10081

Citicorp Services, Incorporated
717 Fifth Avenue
New York, New York 10197

The Hecht Company
7th and F Streets, N.W.
Washington, D.C. 20004

Munford, Inc.
P.O. Box 7701
Station C
Atlanta, Georgia 30357

Republic Money Orders, Inc.
1700 Republic National Bank Building
P.O. Box 2048
Dallas, Texas 75201

Societe Francaise Du Cheque De Voyage
c/o American Express Company
American Express Plaza
New York, New York 10004

Strong Security Corporation
P.O. Box 27561
Richmond, Virginia 23261-7561

Travelers Cheque Associates Limited
c/o American Express Company
American Express Plaza
New York, New York 10004

Travelers Express Company, Inc.
5075 Wayzata Boulevard
Minneapolis, Minnesota 55416

Thomas Cook, Inc.
Travelers Cheque Division
11 West 42nd Street
New York, New York 10036